

700,000 jobs and slammed the breaks on our economic growth. We stayed true to our values and we didn't let them.

There are many more examples in this vast budget, examples of programs Republicans wanted to destroy but Democrats demanded we protect. There are many examples where they wanted to cut recklessly and we insisted on cutting responsibly. Throughout this debate, we stayed true to our values. The American people noticed, and they are glad we did. By clear majorities our constituents are glad we stood up for health reform, women's health, cleaner air, and on and on.

This budget battle has once again illustrated for the American people the fundamental differences between the two parties. In some cases our priorities are poles apart. That is obvious to the American people, as well it should be. They are the ones who will always decide whether the morals of their representatives more closely match their own.

As we work toward finalizing this year's budget, we start the conversation about next year's budget, and we engage in the many other debates before us, Democrats will continue to insist on policies that reflect and respect our values.

I ask unanimous consent that my time be charged against leader time and not morning business.

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

The Senator from Oregon is recognized.

FREE CHOICE VOUCHERS

Mr. WYDEN. Madam President, in one cruel swoop late last week, more than 300,000 Americans lost the opportunity to buy affordable health insurance for years to come. Specifically, I am talking about the removal behind closed doors by budget negotiators of the free choice voucher provision that would have been a lifeline to hundreds of thousands of low-income Americans.

One could say: Senator WYDEN, everybody has to give a little during tough times. Why is this different?

The difference is that hundreds of thousands of Americans without health care options, in a process that doesn't even have any direct cost to the Federal budget, are being asked to give up a guarantee of coverage just a year after passage of the Affordable Care Act. They are going to be forced to make a Hobson's choice between unaffordable insurance and going without health care, directly contradicting the theoretical underpinnings of the Affordable Care Act. Under that provision, those whose income falls below 400 percent of the poverty line and whose employer-sponsored health insurance premiums are between 8 and just under 10 percent would be exempt from having to purchase health coverage.

Unfortunately, now that they do not have access to the exchanges, they will

also not qualify for government assistance to insurance. The provision leaves hundreds of thousands of Americans who need health care as a lifeline out in the cold.

With free choice, however, folks who fell into this hole and couldn't afford the plan they were offered at work could use their employer's contribution. They could have gotten a voucher to choose a more appropriate affordable plan in the exchange. The amount of the voucher would be set at the same percentage that employers pay today: 70 percent of the cost of a typical plan. The amount would be fixed, giving employers certainty in the cost of doing business. For these families, it could mean the difference between being able to buy a health plan they could afford or going without coverage. If they found a plan in the exchange that's cheaper than was cheaper than the voucher amount, but gave them everything they needed, they could have pocketed the difference in cost. This gives that family an incentive to shop for lower cost coverage and helps hold down everyone's health care costs.

This kind of concept is not only good for the employee, it is good for our businesses, particularly the small businesses that so strongly back this provision. When the impact of free choice was proposed during the health reform debate, the Congressional Budget Office and the Joint Committee on Taxation estimated that more than 300,000 families could benefit from this new approach to choice and competition. That was then.

Since passage of the health care reform law, the need for free choice vouchers is greater than ever. The Kaiser Family Foundation, in their recent analysis, found that employers, even since the law, are shifting more of the health care cost on to the backs of the workers. In that analysis, The Kaiser Family Foundation reported that the typical increase for family coverage went up three percent on average last year, but the cost for the typical worker went up 14 percent. The employer was paying virtually none of that increase. The worker was eating almost all of it because costs were being shifted from employers on to the backs of the workers. So if anything, even more people would likely need free choice vouchers, and would have been eligible to use them, than was originally envisioned when we passed the law.

I am of the view that it is not that businesses don't want to provide affordable benefits to workers. It is just making less and less sense to do so given the way the current system operates. Incentives would not change in 2014, leaving an increasing number of families with a choice between the unaffordable and the unavailable. Up until late last week, in the dark of night, those families had a choice. They had a choice, a third path. The two that I mentioned, unaffordable and unavailable, were not very appealing, and free choice vouchers would have

created a third option that would have worked for those families. They would have had a chance to take their pretax dollars provided by their employer to the free market exchange and decide for themselves which plans they could afford that provide the benefits they need.

Free choice is good for workers, it is good for business, it is good for our country's bottom line; it offers a way to rein in higher health care costs by putting purchasing power back into the hands of the consumer. Once people know they are paying for their health coverage and can shop for a plan that answers their specific needs, costs will come down.

We hear often colleagues on both sides of the aisle talk about choice and competition and market forces. What this did was provide a chance for both sides to take principles they hold dear, expanding coverage with a market based approach for workers who are hurting, and say: Free choice vouchers can do that. The arguments against free choice didn't start with Democrats or Republicans. The arguments started with the interest groups, the lobbies, the special interests that have a vested stake in holding their employees captive and locking them into this incredibly inefficient status quo.

This provision has no budget impact in the fiscal year. Three hundred thousand low-income Americans are being hurt in this budget bill for something that spends no money in the upcoming year; 300,000 Americans with no acceptable alternative to make sure that when they go to bed at night with their families they can take care of an illness or a medical expense that comes up in the morning.

I don't think this had to be. Clearly, if we had had the opportunity in an open forum to address this, there would have been a different result because that is how it got into the law in the first place. I want to make sure colleagues know we will have to be back here to get some relief for the 300,000 Americans we put out in the cold as a result of that particular provision. I hope, once again, we can do it in a fashion that brings Democrats and Republicans together the way free choice vouchers and the principles it represents did in the first place.

I yield the floor.

The ACTING PRESIDENT pro tempore. The Senator from Minnesota.

Ms. KLOBUCHAR. Madam President, I first acknowledge my colleague from Oregon for his great leadership in this area. We look forward to working with him. He has taken an essential lead on this important matter. This has been a difficult time for all of us with some of the changes being made.

DAUNTING FISCAL CHALLENGES

Ms. KLOBUCHAR. Madam President, I rise to speak about the daunting fiscal challenges our country faces and the urgent need for comprehensive bipartisan action to address our crushing