

can to try to solve problems, not just attack people and use it for political advantage when other people try to step up and meet their obligations.

The issue is respect for the law, and the issue is whether the checks and balances in our Constitution are still in place. The question is whether the President somehow considers himself above the law or whether the law applies to him just as it does to each one of us.

I hope this is an oversight. I hope the President will remedy that oversight and he will submit proposed legislation to deal with this impending insolvency of Medicare forthwith.

I yield the floor. I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Mr. BARRASSO. Madam President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

A SECOND OPINION

Mr. BARRASSO. Madam President, I come to the floor again today, as I have week after week since the health care law has been passed, with a doctor's second opinion about the health care law. As you know, I have practiced medicine for 25 years in Wyoming, taking care of Wyoming families.

I have great concerns about this health care law that has been passed by this body as well as the House, signed by the President. The American people continue to learn more and more about this health care law, and the more they learn, the more concern they have about this law being bad for patients; bad for providers, the nurses and doctors who take care of the patients; and bad for the payers, the taxpayers of this country who are going to get hit with an incredible bill.

The main subject I wish to talk about today is a new report that has come out that says to me that the taxpayers are going to get hit with a bill much higher than they initially thought. It is a report from the McKinsey Quarterly called "How U.S. health care reform will affect employee benefits."

In the debate and speeches the President had given in the runup to the election and the vote on this bill, he said that if you had care you liked, you could keep it; that the American people, if they had a plan they liked, would be able to keep it. It was a promise he made to the American people, a promise the American people wanted to believe. But now this report shows that the American people were right in being skeptical, and, as we see, the more the American people learn about the health care law, the less they like it and the more they oppose it. What this report says is that a shift away

from employer-provided health insurance will be vastly greater than expected and will make sense for many companies and lower income workers alike.

When we work our way through this report, what we see is that more and more private companies that today—today—provide health insurance for their employees will be much less likely to be willing to provide that insurance in the future. Why? Because it is going to be a lot more expensive to provide the insurance. The mandates, the quality, and the high level of expense involved with providing that insurance is going to be a significant burden to those companies. And if they don't provide the insurance at all, there are going to be other chances for those employees and it will actually be cheaper for the business to not provide insurance, give the people a raise, and pay the penalty of the health care law and leave people without the insurance.

When we take a look at this overall health care law, we see it as one where this body and this President raided Medicare. They took \$500 billion away from our seniors on Medicare, not to save Medicare but to start a whole new government program. With the President's Payment Advisory Board, he additionally wants to ration Medicare—ration Medicare. They have raided Medicare and rationed Medicare. Is it any surprise that people on Medicare are having a much harder time finding a doctor as doctors refuse to see patients on Medicare?

So with all of this, now we get this report. This report says—and this is a very reputable national consulting firm. This report says they did a survey of 1,300 employers across the country—different industries, different geographies, different employer sizes—and the results ought to be a huge wakeup call for all workers and all families across the country, because what this group has seen from this study is that overall, 30 percent of all employers—30 percent of all employers—will either definitely or probably—so likely—stop offering employer-sponsored health coverage in the years after 2014. That is when ObamaCare goes fully into effect.

Among employers with a high awareness of how the program actually works for health care reform—who have actually studied what the law says—in that group, those who are most well informed, they are saying more than 50 percent and upwards to 60 percent will pursue other options. They will likely stop offering their employees health coverage. At least 30 percent of the employers would gain economically from dropping coverage even if they completely compensated the employees for the change of losing their insurance. This is very alarming for our country.

There was a well-written editorial in yesterday's Wall Street Journal by Grace-Marie Turner, and I ask unanimous consent that it be printed in the

RECORD at the conclusion of my remarks.

The PRESIDING OFFICER. Without objection, it is so ordered.

(See exhibit 1.)

Mr. BARRASSO. Grace-Marie Turner is president of the Galen Institute and coauthor of a book called "Why ObamaCare Is Wrong For America." Having read the book, I will tell my colleagues a lot of the things I have been talking about during the debate leading up to the vote on ObamaCare and that I have been talking about afterwards as a doctor's second opinion are included in her book. She specifically writes that no, you can't keep your health insurance. There are about 150 million Americans who get their coverage at work. We are not talking about people on Medicare; we are talking about nonelderly Americans who get their coverage at work.

The Congressional Budget Office, when we were debating the health care law, estimated that maybe 9 million, 10 million of those people, or about 7 percent of the employees who currently get their health insurance through work, may lose their health insurance at work, in spite of the fact that the President said if you like what you have, you can keep it. But this survey of 1,300 different companies—organizations that provide health insurance—30 percent of them say I don't think we are going to follow that route. We are talking about a significantly larger number than the Congressional Budget Office had even anticipated. The numbers are astonishing.

In a study last year, Doug Holtz-Eakin, who is the former director of the Congressional Budget Office, estimated not what the current CBO said—maybe 10 million—he thought maybe 35 million workers would be moved out of employer-covered plans into subsidized coverage, paid for by the taxpayers, and he thought by getting to that number, it would add an additional \$1 trillion to the estimate of what the real costs were going to be for the President's health care law. If these numbers are true, this newer, higher number of 30 percent pulling out—and maybe 50 percent once they find out what is actually in the law, in the mandates on these businesses—the additional costs, at a time when we are looking at 9.1 percent unemployment in this country, are going to go even higher with the significant subsidies that exist for families making up to \$88,000 a year.

So I come to the floor to say that the more we learn about this health care law, the more unintended consequences we find; that many of the predictions made about this health care law from this side of the aisle are now coming true.

I have spoken in the past about waivers. We now are at a point where 3 million people who get their health insurance through work—3 million people covered with health insurance in this country—have gotten waivers. Whole

States have gotten waivers so they don't have to live under the mandates of the health care law, and they are going to be back for waivers again next year and the year after that.

We see additional concern with what is in this health care law. As NANCY PELOSI said, first you have to pass it before you get to find out what is in it. As more and more people find out what is in it, we are finding that more and more people who maybe had coverage they liked are not going to be able to keep that coverage and are going to lose that coverage, and the taxpayers are going to get stuck footing the bill.

That is why I come back to the floor week after week with a doctor's second opinion, because there is new information that comes out week after week, as this McKinsey & Company study and report came out this week. That is why I continue to say we need to repeal and replace this terribly broken health care law.

Thank you.

With that, I yield the floor.

EXHIBIT 1

[From the Wall Street Journal]

NO, YOU CAN'T KEEP YOUR HEALTH INSURANCE

(By Grace-Marie Turner)

A new study by McKinsey suggests that as many as 78 million Americans could lose employer health coverage.

ObamaCare will lead to a dramatic decline in employer-provided health insurance—with as many as 78 million Americans forced to find other sources of coverage.

This disturbing finding is based on my calculations from a survey by McKinsey & Company. The survey, published this week in the McKinsey Quarterly, found that up to 50% of employers say they will definitely or probably pursue alternatives to their current health-insurance plan in the years after the Patient Protection and Affordable Care Act takes effect in 2014. An estimated 156 million non-elderly Americans get their coverage at work, according to the Employee Benefit Research Institute.

Before the health law passed, the Congressional Budget Office estimated that only nine million to 10 million people, or about 7% of employees who currently get health insurance at work, would switch to government-subsidized insurance. But the McKinsey survey of 1,300 employers across industries, geographies and employer sizes found "that reform will provoke a much greater response" and concludes that the health overhaul law will lead to a "radical restructuring" of job-based health coverage.

Another McKinsey analyst, Alissa Meade, told a meeting of health-insurance executives last November that "something in the range of 80 million to 100 million individuals are going to change coverage categories in the two years" after the insurance mandates take effect in 2014.

Many employees who will need to seek another source of coverage will take advantage of the health-insurance subsidies for families making as much as \$88,000 a year. This will drive up the cost of ObamaCare.

In a study last year, Douglas Holtz-Eakin, a former director of the Congressional Budget Office, estimated that an additional 35 million workers would be moved out of employer plans and into subsidized coverage, and that this would add about \$1 trillion to the total cost of the president's health law over the next decade. McKinsey's survey im-

plies that the cost to taxpayers could be significantly more.

The McKinsey study, "How US health care reform will affect employee benefits," predicts that employers will either drop coverage altogether, offer defined contributions for insurance, or offer coverage only to certain employees. The study concludes that 30% of employers overall will definitely or probably stop offering health insurance to their workers. However, among employers with a high awareness of the health-reform law, this proportion increases to more than 50%.

The employer incentives to alter or cease coverage under the health-reform law are strong. According to the study, at least 30% of employers would gain economically from dropping coverage, even if they completely compensated employees for the change through other benefit offerings or higher salaries. That's because they no longer would be tethered to health-insurance costs that consistently rise faster than inflation.

Employers should think twice if they believe the fine for not offering coverage will stay unchanged at \$2,000 per worker. "If many companies drop health insurance coverage, the government could increase the employer penalty or raise taxes," according to the new study, authored by McKinsey consultants Shubham Singhal, Jeris Stueland and Drew Ungerman.

The case for repeal of ObamaCare grows stronger every year. The massive shift of health costs to taxpayers thanks to the disruption of employer-sponsored health insurance will add further to the burgeoning federal budget deficit. Congress can and must develop policies that allow the marketplace to evolve and not be forced into ObamaCare's regulatory straitjacket.

Mr. BARRASSO. I note the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Mr. BAUCUS. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER (Mr. FRANKEN). Without objection, it is so ordered.

MONTANA FLOOD HEROES

Mr. BAUCUS. Mr. President, the Book of Matthew, chapter 23, verses 11 and 12, reads:

The greatest among you will be your servant. For those who exalt themselves will be humbled, and those who humble themselves will be exalted.

I rise today to recognize five of Montana's greatest servants—five Montana heroes.

Our State has faced severe flooding, unrelenting flooding for the past several weeks. As water levels rise, Montanans across the State are stepping up to help. This is the essence of what it means to be a Montanan: stepping up to help fellow Montanans, ordinary folks doing extraordinary things for their friends and neighbors. We are all in this together.

That is why I have begun calling attention to the Montana heroes going above and beyond the call of duty in the floods we are experiencing in our State today.

I want to recognize Pastor Cathy Moorehead of the United Methodist Church and Father Daniel Wathan of Saint Benedict's Church of Roundup. Last week, Cathy and Daniel showed me the flood damage caused by rising waters from the nearby Musselshell River. Most of the town of Roundup has been underwater for days.

I remember many times I had gone to the Busy Bee Cafe in Roundup. Never in my wildest dreams did I ever think that restaurant might be underwater. A few days ago, it was. The floods have come back again. It is not entirely underwater, but so much of it is, it is virtually destroyed.

Cathy and Daniel took it upon themselves to make sure their neighbors had a hot meal, a dry place to sleep, medical care, and a shoulder to cry on—and it is food not only for those displaced by the floods but also for the National Guard so the National Guard does not have to eat all those rations they otherwise would have to eat.

I have talked to the Guard. They are so appreciative that they do not have to eat the food they otherwise had been given. Ask anyone around, and they will tell you Cathy and Daniel's outstanding efforts continue to be indispensable.

Floodwaters have returned to Roundup, and our prayers are with them all today.

This month, the Crow Indian Tribe also faced devastating floods. Rising water has severed food and water supplies. There is no drinking water. Rushing water has swept away bridges and streets.

As soon as the floodwaters struck the Crow Reservation, Crow Tribe member April Toineeta got to work. April worked with the Red Cross to set up shelter for flood victims. She made sure the Indian Health Service had the latest information about where medical care was most urgently needed. She was universally recognized as the go-to person for help. April. April Toineeta. April has been working 18-hour days, sleeping on the floor of the Crow Housing Authority, doing whatever it takes to help her community. April's hard work inspires all of us to help each other through the floods in any way we can.

When Box Elder Creek burst its banks, floodwaters destroyed the Harris family home north of Mill Iron, just outside of Ekalaka. Neighbors Charlie and Gail Brence hopped on four-wheelers and went to rescue the Harris family of seven. When they arrived, the Harris home was under 6 feet of water, rapidly rising. They offered the Harris family a warm and safe place to stay, a shoulder to cry on, and a helping hand as they worked to save their cattle and salvage personal belongings from the destroyed home. Gail Brence said: "We're Montanans. This is what we do."

Pastor Cathy, Father Dan, April, and Charlie and Gail are the best of the