

Exhibit 18

weeks and four Republican amendments—only four were offered. There never was a Republican substitute, no Republican proposal for health care reform. We have been told this might exist. We have never seen it. Of the four amendments they offered, not one was this substitute that was going to deal with the health care system. It is a promise that has not been kept. They kept saying: It is coming. Pretty soon we are just going to put this thing right in the RECORD. Well, it never happened. In 3 weeks, it never happened.

It is hard work to prepare a substitute. The reason this took so long and has dragged on for so long is we had to take every page of this and turn it over to the Congressional Budget Office. They sit there with their economists, pore over it and say: Well, is it going to add to the deficit or reduce the deficit? Is it going to reduce health care costs? What is the impact? It takes them some time to do that. The Republicans know if they are going to have a substitute, it will have to go through the same rigorous appraisal, and they have not done that, I think because it is hard. In fact, from their political point of view, it might be impossible to try to solve the problems facing health care in America without taking the path we have taken.

What does this bill do? The basics are obvious. First,—and this is all backed up by the Congressional Budget Office—it will reduce the cost of health care. It will make it more affordable. A health care policy for a family of four offered by an employer, on average, cost \$6,000 10 years ago. Today, it costs \$12,000 a year. It has doubled in 10 years, and in 8 years it will double again to \$24,000. We have to slow this down or it will reach a point where more and more people will be uninsured, fewer businesses will offer health insurance, and more individuals will find themselves unable to afford the basic protections they need for themselves and their families.

So the Congressional Budget Office tells us we reduce the growth in the cost of health care, and that is a good thing. They came through with a dramatic revelation yesterday when they said this bill will reduce our deficit as well. If the cost of health care goes down, the cost of health care programs offered by government goes down. They tell us in 10 years we will save \$130 billion from the deficit. That is a dramatic savings—the largest in history. But then the news got better. They said, in the second 10 years, instead of saving \$650 billion from our debt and deficit, it could reach double that amount: \$1.3 trillion in savings in the second 10 years.

I would say to those who give speeches day after day about our deficit, I invite you—in fact, I challenge you to come up with a bill that does this, that gives us actual savings of \$130 billion in 10 years and \$1.3 trillion in the next 10 years. It is hard to do. It may be impossible for some to come up with such a bill.

This bill also will extend the coverage of health insurance so 94 percent of Americans will have coverage. Madam President, 30 million Americans today who have no health insurance will have health insurance under this bill. Half of them are poor enough that they will receive Medicaid; the other half will qualify for the insurance exchanges and other tax credits to help them pay their premiums so they can have and afford health insurance.

Ninety-four percent of Americans—we have never, ever achieved a level of insured Americans that reached that number. Thirty million Americans will be receiving health insurance at the end of the day.

This bill will start giving consumers across America protections they need against abuses from health insurance companies. One of the things near and dear to my heart about this amendment, which has been criticized by some, is this amendment, which was offered yesterday, has been on the Internet, for those who are interested to read it, for 24 hours, and will continue to be available.

This amendment says that as soon as this is signed, health insurance companies across America cannot deny coverage to children, those under the age of 18, because of a preexisting condition. That means if your son or daughter is diagnosed with diabetes, juvenile diabetes, and you find it difficult to get health insurance today because of that preexisting condition, they will no longer be able to discriminate against your child and your family because of this bill. That is one thing. There are many others.

This whole notion of health insurance companies waiting until you get sick and cut you off when you need them the most, that comes to an end, under this amendment, in 6 months. So over and over again, we give consumers across America a chance to have the coverage they paid for when they need it the most. We used to call it the Patients' Bill of Rights, and it used to be bipartisan. It was Senator Kennedy and Senator McCain who brought it to us, and it failed because the health insurance companies were so politically powerful. But we have got them this time. If we can pass this bill, we finally have the protections the American people so desperately need.

There are other provisions in the bill. Right from the beginning, we provide more help to small businesses. These are businesses with 50, 25 employees and an average payroll of \$50,000 an employee to \$25,000 an employee or less. For each of those businesses, we say: We are going to help you buy health insurance for the owners of the business as well as for the employees. Those are the folks who are struggling and losing coverage, people such as the realtors in your hometown. Did you know one out of four realtors in America has no health insurance. I did not know it until they came to see me. Well, this gives them a hand. It gives them a tax

break as a small business to provide health insurance for their people.

I am going to reserve the remainder of my time. I will tell you, we are here today. We are burning the hours off the clock to vote at 1 a.m. in the morning. It would be more humane to the people who work here, to the Members of the Senate and their families, for us to reach a gentlemanly and gentlemanly agreement that we will have this vote at a more reasonable time. If we have the 60 votes, which I think we have the commitments for, then we can decide how to move forward.

We have had a long, arduous, and sometimes taxing debate leading to this moment. I think it is time for a vote. The sooner we can reach that vote, the sooner the American people will know that we will either succeed or fail in bringing stability and security when it comes to their health insurance, making that health insurance more affordable, extending the reach and protection of health insurance to record levels of Americans, making sure we have health insurance reform as part of this, and at the same time, at the very same time reducing our deficit.

I reserve the remainder of our time.

The ACTING PRESIDENT pro tempore. Who yields time?

Mr. DURBIN. Madam President, how much time do I have remaining?

The ACTING PRESIDENT pro tempore. There is 1 minute 50 seconds.

Mr. DURBIN. Madam President, I wish to suggest the absence of a quorum and ask unanimous consent that the time under the quorum be allotted equally to both sides.

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

The clerk will call the roll.

The assistant bill clerk (Sara Schwartzman) proceeded to call the roll.

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

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

Mr. CHAMBLISS. Is it correct, Madam President, the minority side has the hour from 1:30 to 2:30?

The ACTING PRESIDENT pro tempore. That is correct. Under the previous order, the time until 11:30 p.m. shall be controlled in alternative 1-hour blocks with the Republicans controlling the first hour.

Mr. CHAMBLISS. I, then, Madam President, ask unanimous consent Senators CORNYN, GRAHAM, ISAKSON, and myself be allowed to have a colloquy during this first hour, from 1:30 to 2:30.

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

Mr. CHAMBLISS. Madam President, here we are on our 21st legislative day, less than 4 weeks, on the most major piece of health care legislation ever