

**Exhibit 22**

Our bill is fully paid for. It is fiscally responsible. It will lower health care costs, and it will reduce the Federal budget deficit.

According to the Congressional Budget Office, our bill will reduce the deficit by \$130 billion in the first 10 years. Over the next decade, it will further reduce the deficit by about one-quarter of 1 percent of gross domestic product. That is hundreds of billions of dollars in deficit reduction.

As well, our bill will provide billions in tax cuts for American families and small businesses. Our bill will create new marketplaces called insurance exchanges. Individuals and small businesses will be able, quickly and easily, to view, compare, and buy health insurance plans.

Today, many Americans already receive quality health care coverage through their employers. Many are happy with their current insurance plans. This bill will not change that. We keep the best of our current health care system. People who are satisfied with their current health insurance coverage will be able to keep it. But too many others do not have access to insurance, to quality insurance. For too many, this system is broken.

Under our bill, new exchanges will provide one-stop shops where plans are presented in a simple, consistent format. Americans will be able to know exactly what they are buying. Insurance companies will have to compete on price and on quality, not on their ability to select the healthiest people or hide restrictions. Americans will be able to count on the health care coverage they buy. And tax credits will help to ensure all Americans can afford quality health insurance.

Small businesses will also have access to exchanges and tax credits. Through small business exchanges, these companies will be able to pool together to spread their risk, increase their leverage, and enhance their choice, just as big companies do.

Members of Congress will be required to buy their health insurance through the same exchanges that people in their own States use—exactly the same. No longer will there be a separate congressional health plan.

Our bill will strengthen Medicare. It will improve benefits for seniors. And it will help to ensure Medicare is sustainable for future generations. Our bill will cut costs, but it will not cut benefits. Our bill will increase Medicare benefits. Our bill will provide seniors with free preventive care and wellness checkups. It will improve care for seniors with chronic conditions. And it will provide a 50-percent discount on brand-name prescription drugs to help close the doughnut hole, the gap in benefits in the Medicare prescription drug program.

Our plan is a good, commonsense answer to the crisis facing American families and businesses.

On this floor, here in the Senate, tonight, we have a historic opportunity

to consider this plan. We have the chance to make it even better. We hope to have a full debate. But more important than the process or rhetoric, we have the opportunity, at last, to face the crisis. We have the opportunity to show mature leadership. At long last, we have the opportunity, the historic opportunity, to reform health care, once and for all. History is knocking on the door. Let's open it. Let's begin the debate to improve this bill before us today and provide the service all Americans expect us to perform when they elect us to this office.

I yield the floor.

The PRESIDING OFFICER. The Senator from Connecticut.

Mr. DODD. Mr. President, I rise in very strong support of this melded bill, drafted and put together by our distinguished leader, the Patient Protection and Affordable Care Act.

Before I begin with some brief remarks, let me extend my heartfelt thanks to our majority leader for his tireless work and thank MAX BAUCUS of Montana for his tireless work and the members of the committees who have worked over the past many months to bring us to this moment.

Others this evening have spoken with great eloquence, in my view, about the provisions of this bill, what we hope to achieve for our fellow citizens with the adoption of this legislation.

I commend the Senate HELP Committee, which did such heroic work during the writing of our portion of the bill—my colleagues, TOM HARKIN of Iowa, BARBARA MIKULSKI of Maryland, JEFF BINGAMAN of New Mexico, PATTY MURRAY of the State of Washington, and so many others.

I thank my Republican colleagues on that committee as well. While we did not end up with a bipartisan vote at the end of that very long process, we did end up adopting more than 160 amendments offered by my Republican colleagues to that bill, which I think strengthened the legislation, made it a better piece of legislation, and many of which are a part of this legislation this evening.

I also want to pause for a moment, if I can, to recognize a colleague who is here tonight only in spirit, Ted Kennedy. So much has been said and written about his lifelong quest to ensure that every American—every American—has decent health care. Tonight and in the days to come, we will pay him the highest compliment, as our colleague, by fulfilling that quest of achieving the goal all Americans aspire for; that is, a national health care plan that serves every one of our citizens.

I would like to speak briefly, if I could, to the American people who are at home this evening and I suspect are just tuning in to this debate.

This important vote will occur momentarily. Why does this issue and this debate matter? Why are we here on a Saturday evening? But then again, for that matter, why are you watching C-SPAN on a Saturday evening, I might add?

Well, for one thing, health care represents one-sixth of our economy and affects 100 percent, as we all know, of the population of this country. And it is true that skyrocketing health care costs are the single biggest threat to the financial future of our fellow citizens.

But the reason tonight's vote is so historic, beyond those last two points, is that never, ever before—never before—has this body, elected to serve the American people, confronted directly this simple truth: Nothing, absolutely nothing, matters more to you and to your family than the ability to get the health care you need, when you need it, from the doctor you choose, at the price you can afford.

Health care is our most basic need. Health care is the most basic commitment we should be willing to make to each other. No matter what your family finances, no matter what your hopes and dreams are, no matter who you are or where you live or what your job is in America, in our 21st century America, you should be able to get the care you need.

But for too many American families—perhaps your family, as you watch this tonight from your homes—health care has become your most basic fear. If you do not have health insurance, you go to bed every single night knowing that if you wake up sick or your child does, you might not be able to see that doctor or afford one if you can even find one. Even if you have health insurance, you are paying more and more in premiums and getting less and less coverage for your money.

Millions of you are seeing your premiums skyrocket. Yet you lie awake at night—millions do—wondering: What if I lose my job? What if I get sick and find out my policy does not cover the costs and the care I need—or, even worse, your insurance company cancels your policy altogether? What if you run out of benefits and have to pay out of your pocket? I wish I could say these fears are irrational fears, but they are not. There is nothing irrational about those fears. Insurance does not allow you to be sure of anything these days.

Our system, all 100 of us here know, is broken. People are losing their homes because they get sick. People are dying because they cannot afford the cure. This is just not acceptable in our America. That is why we are here on a Saturday night.

If you have watched the news over the past few months, you have probably noticed there is a wide range of opinions on how we should fix things. And that is as it should be. We need all the good ideas we can get, and hopefully this debate will produce that. But if you have also watched the debate in the Senate over the last 2 days, you have probably noticed something else as well. I don't believe a single person in this body has stood up at any point and said we are OK doing nothing at all. Therefore, in the weeks ahead we will have a full and open debate about every provision of this bill.