

President wants to pass authorizing legislation which would allow the National Restaurant Association, to take an example, to contract with insurance companies nationally, and then any restaurant that joined the National Restaurant Association would become like the little division of a big company. If we had that in place, my brother could join the National Restaurant Association and his employees would get health insurance on the same terms and same conditions as if they were employees of, let us say, Anheuser-Busch, a fine company headquartered in St. Louis, or Hallmark, a great company headquartered in Kansas City.

Why should they not be able to do it? It would reduce the cost of health insurance to small businesses, conservatively speaking, 10 to 20 percent. It would make it available to millions of small businesspeople who currently have no insurance at all, and millions of others would get better health insurance because the costs would go down and the quality would go up. It would create competition in the small group market that currently does not exist.

Here is another thing that working people in small businesses or big businesses will be pleased about, and it does not cost anything because it is not a Government program. It is empowering small businesspeople and farmers to do the same as their colleagues who work for big companies already can do.

The President has strongly supported this measure. It has passed in the House by a huge bipartisan vote. We pushed it further than ever before in the Senate. I think next year we are going to get it, and we will reduce the number of uninsured by getting more people good quality private health insurance which reflects what they want in health insurance instead of what the Government condescends to give them. It is not going to cost the taxpayers anything. Or we could pursue Senator KERRY's plan, which will cost the taxpayer, by two different estimates, one \$1.5 trillion and the other \$1.25 trillion. It will not even insure everybody who is uninsured. It is basically a vast expansion of Medicaid.

I have supported expanding Medicaid to cover people who are unemployed or people who cannot get insurance any other way. I believe that is our responsibility as a society. But if we can help people get health insurance on their own, why should we not do it? That is the President's approach.

Something else the President wants to do is he wants to reduce the costs that are driving health care by passing reasonable liability insurance reform to prevent frivolous or abusive lawsuits. I hear about nothing more often in Missouri than the whole question of liability reform, reforming our liability system so we can prevent the frivolous or abusive lawsuits that are driving up costs all over my State and States across the country.

I was in Chillicothe, MO, a couple of weeks ago. The last OB/GYN shut down, moved. You can't get a baby delivered anymore in Chillicothe because of the rising cost of malpractice insurance that we all pay.

I was visited the other day by a group that is involved in providing services in building facilities for seniors—assisted living and skilled nursing facilities. They were complaining because the cost—from the time they decided to build until the time they are building, the cost of their liability insurance went up. I think it was from \$200,000 to \$1.5 million a year.

The people of Missouri know who is paying those costs. It is getting passed on to them. We see it in the cost of health insurance premiums. We see it in the pressure on the Medicare and Medicaid budget.

We can have a reasonable reform that prevents that. It doesn't have to be all or nothing at all. It doesn't have to be a system where either we allow abusive and frivolous lawsuits that are driving up costs or we don't allow recovery at all. We can do what we did for hundreds of years, which is have a system that fully allows recovery for people who are injured through negligence to the extent of their injury but doesn't allow actions that drive up costs on behalf of frivolous lawsuits or huge awards or settlements that are out of relation to any damage that is actually done.

The President wants reform of that. So do the people of Missouri. They are aware of this issue. It got filibustered. The President supports reform and Senator KERRY supported the filibuster.

Let me just say, there are a lot of things we can do on a commonsense, bipartisan basis to reduce the costs of health care in this country. The more you reduce the cost of health care without affecting quality or access, the more people will be able to get health insurance, the more people will be able to get health care. That is what we have to do.

It is time to stop treating this as if, depending on which side of the aisle you are on, you either want or do not want people to have health care. I have never met a serious political leader in either party who did not want the people of this country to have health care. The question is how we are going to go about it.

One of the things I like about the President's proposal is he has decided to get away from deeply ideological solutions and to do what makes common sense, to take steps each of which will substantially improve the situation and put us in a better position and then open up options for other things we can do. It is what we need to do. I am convinced if we set politics aside, and we can once we get past this election and pursue those measures for reform, we will pass them and not only pass them but pass them with bipartisan majorities.

With regard to the bill for national insurance pools for small businesses,

that bill has repeatedly passed the House with a bipartisan majority and it can here as well. I am hopeful that it will, after the elections this fall.

We live in interesting times. There are a lot of key issues we are confronting. I continue to be optimistic. This war in Iraq is difficult. Wars are always difficult—the sacrifices, the heroism of the people of this country and their resolve, and then the men and women in the America's military who are a model for us all. They are writing another glorious chapter in the story of freedom that really is the story of the American fighting man and woman. The spread of freedom in the 20th century was the story of the American soldier all over the world making a reality, for other people as well as for this country, the ideals on which this Nation is based.

We saw another example of the power of those ideals today in the House of Representatives. It was an honor to be there and a pleasure to take a few minutes to recall what we all heard.

I thank the Senate for its indulgence, and I yield the floor.

I suggest the absence of a quorum.

The ACTING PRESIDENT pro tempore. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

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

The PRESIDING OFFICER (Mr. GRAHAM of South Carolina). Without objection, it is so ordered.

The senior Senator from Nevada has a question.

Mr. REID. Mr. President, will the Senator withhold just for a brief unanimous consent request?

Mr. President, morning business expires in how much more time?

The PRESIDING OFFICER. There is 7½ minutes.

EXTENSION OF MORNING BUSINESS

Mr. REID. Mr. President, I am wondering if we should extend the time until 12:30. I ask unanimous consent that be the agreement, and that it not be evenly split. Whoever comes here should be able to speak.

The PRESIDING OFFICER. Is there objection to extending morning business until 12:30?

Without objection, it is so ordered.

ORDER FOR RECESS

Mr. MCCONNELL. Mr. President, I ask unanimous consent that the Senate stand in recess from 12:30 until 2 o'clock.

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

STAYING THE COURSE IN IRAQ

Mr. ENSIGN. Mr. President, I wish to speak just for a few minutes this morning, especially in light of the wonderful