So, remember, when the Republicans say: Be very afraid, don't be very afraid of reform, be very afraid of doing nothing. That is a reason to be very afraid.

Then my Republican friends will say: They didn't take any of our ideas. Well, it turns out when the bill was being written in the Senate, well over 100 amendments—I think it was 160 amendments—of the Republicans were incorporated into the work of the HELP Committee. Oh, that is not good enough for them. We took 160 of their ideas, why can't they take an equal amount of our ideas? Why can't we work together, come to the table across party lines? It doesn't work that way.

Then the President had them up for, I thought, a very instructive meeting, and the President took three or four more very big ideas of the Republicans—dealing with HSAs, dealing with medical malpractice, dealing with selling insurance across State lines, and a couple of other things. Yet they still say: It is not enough.

Then they say: Be very afraid, people. Be very afraid because the Senate might do this with a majority vote. Well, I would suggest that all of us are here because we won a majority vote. I don't hear any of my colleagues suggesting we need 60 percent of the vote to win. We are here.

I support minority rights very strongly, but there is a point where something turns and it becomes obstruction. I can't look into the faces of any of my constituents who are having all of these problems and tell them: I am sorry, I couldn't do anything even though we had a majority in the Senate.

So they are scaring people about using a procedure they have used over the years. Out of 22 times, they have used the reconciliation procedure requiring a majority vote 16 times. I need to say that again. My Republican friends, who abhor the use of a majority rule, used it 16 times out of the 22 times it was used, and mostly it was used for health care.

Then they say: Oh, no; when we used it, it was for much smaller things. Well, no, I checked it out. The whole Reagan revolution was done by reconciliation—all the Bush tax cuts, health care and all. So the very slippery slope of their argument, whatever the argument of the day is, at the end of the day it is about scaring people. It is all about scaring people.

So I am going to close with this. I am going to talk about the 8 or 10 things that happened within 6 months to a year that this bill was signed into law—real things. For all new policies, you can keep your child on your policy until he or she is 27 years of age—27 years of age. I know a lot of people whose kids have been thrown off their policy. They may have had asthma, for example, and the insurance company says they have a preexisting condition and so they can get no insurance. We fix that in this bill.

If you have a preexisting condition and you are an adult, and you can't get insurance, you can join a high-risk pool and get insurance very soon—within 90 days. If you run a small business that is struggling to find affordable health insurance, or you are self-employed—and I have spoken to so many people in that situation in California—there will be many billions of dollars for small business and self-employed people in tax credits to help them get insurance.

The President has also proposed increasing funding for community health centers by $11 billion so they can provide affordable, high-quality care to even more families in need.

There will be no preexisting conditions for children. If you have a child who has a preexisting condition, they still can get insured. I think about the story HARRY REID told about the couple who had full insurance, and the woman gave birth to a baby and the baby had a cleft palate. The couple was distraught, but the doctor said: Don't worry. We can fix that baby right up and no one is going to know there was a problem.

So they wrote to their insurance company. You know what their insurance company said, even though they gave full coverage to that pregnant woman. They said: Your baby has a preexisting condition. You are out of luck.

Mr. President, that is morally reprehensible. So if you want to be scared about something—and I don't believe in being scared about anything—be scared about the status quo. Be scared about what your insurers could do to you in today's world.

What else will happen with this bill? Well, prevention is pretty much free. As soon as this bill is signed into law, you get to go to your doctor and get preventive treatment pretty much for free.

If you are a senior and you are on a prescription drug plan, we are going to close that gap—that payment gap where you get to a certain level and then your insurance company stops paying until you reach yet another level. This creates the situation where at the time you need your medicine the most, it is not there for you. We are going to close that doughnut hole. By the way, that impacts 794,000 Californians. The President wants to give about $250 to help our seniors who fall into that doughnut hole right away.

Also, there will be insurance reform. The minute this bill is signed into law, an insurance company must use 80 percent of their income on you—on the people who have insurance—not on them, not putting it in their pockets, not on these outrageous bonuses and paying their people millions of dollars. So 80 to 85 percent will have to go into the business of helping their people by expanding coverage or lowering premiums.

There are a couple more things that will kick in—no more caps on new plans. I remember my husband and I once had a plan that had a cap. We didn't even know it, but somebody warned us and we realized it was a bad plan and there was a cap. I forget the amount, but it wasn't that high.

Also, you will be protected from your insurance company walking away from you. No more rescissions in all new plans. There are other benefits to retirees. In 2014, we will have these exchanges, and you will be able to shop for the best insurance in an exchange online. It will be very clear.

So we are moving in the right direction, Mr. President. At the end of the day, by the way, this bill saves money. Not only is it deficit neutral, it helps the deficit. Why? Because we take the fraud, waste, and abuse out of the system.

My message to the people of this great country is, don't listen to the fear mongering. Learn the facts. Understand how life will be better if we move forward with this reform—but not in 3 years, right away. I think if we do that, and we realize we are going to do it in a way that actually reduces the deficit, there should be strong support for this bill.

I hope we will be able to get to that day as we focus on getting this country on track: jobs, jobs, jobs. We also fix this problem of unaffordable health care, tenuous health care. It has to become something we can count on.

I yield the floor and suggest absence of a quorum.

The PRESIDING OFFICER (Mr. UDALL of New Mexico). The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

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

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

CONCLUSION OF MORNING BUSINESS

The PRESIDING OFFICER. Morning business is closed.

TAX EXTENDERS ACT OF 2009

The PRESIDING OFFICER. Under the previous order, the Senate will resume consideration of H.R. 4213 which the clerk will report.

The assistant legislative clerk read as follows:

A bill (H.R. 4213), to amend the Internal Revenue Code of 1986 to extend certain expiring provisions, and for other purposes.

Pending:

Baucus amendment No. 3336, in the nature of a substitute.

Reid (for Murray-Kerry) further modified amendment No. 3356 (to amendment No. 3336), to extend the TANF Emergency Fund through fiscal year 2011 and to provide funding for summer employment for youth.

Coburn amendment No. 3358 (to amendment No. 3336), to require the Senate to be transparent with taxpayers about spending.

Baucus (for Webb-Boxer) amendment No. 3342 to (amendment No. 3336), to amend the Internal Revenue Code of 1986 to impose an excise tax on excessive 2009 bonuses received from certain major recipients of Federal emergency economic assistance, to limit the deduction allowable for such bonuses.

Feingold-Coburn amendment No. 3368 (to amendment No. 3336), to provide for the rescission of unused transportation earmarks and to establish a general reporting requirement for any unused earmarks.

Reid amendment No. 3417 (to amendment No. 3336), to temporarily modify the allocation of geothermal receipts.

McCain-Graham amendment No. 3427 (to amendment No. 3336), to prohibit the use of reconciliation to consider changes in Medicare.

Lincoln amendment No. 3401 (to amendment No. 3336), to improve a provision relating to emergency disaster assistance.

Baucus (for Isakson-Cardin) modified amendment No. 3430 (to amendment No. 3336), to modify the pension funding provisions.

The PRESIDING OFFICER. The Senator from Montana is recognized.

AMENDMENT NO. 3429 TO AMENDMENT NO. 3336

Mr. BAUCUS. Mr. President, pursuant to the previous order, on behalf of the chairmen of the Rules and Budget committees, I call up my amendment No. 3429.

The PRESIDING OFFICER. The clerk will report.

The assistant legislative clerk read as follows:

The Senator from Montana [Mr. BAUCUS] proposes an amendment numbered 3429 to amendment No. 3336.

Mr. BAUCUS. I ask unanimous consent that reading of the amendment be dispensed with.

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

The amendment is as follows:

(Purpose: To provide an explanation of the budgetary effects of legislation considered by the Senate)

At the appropriate place, insert the following:

SEC. ___. BUDGETARY EFFECTS OF LEGISLATION PASSED BY THE SENATE.

(a) ESTABLISHMENT OF WEB PAGE.—

(1) IN GENERAL.—Not later than 90 days after the enactment of this Act, the Secretary of the Senate shall establish on the official website of the United States Senate (www.senate.gov) a page entitled ''Information on the Budgetary Effects of Legislation Considered by the Senate'' which shall include—

(A) links to appropriate pages on the website of the Congressional Budget Office (www.cbo.gov) that contain cost estimates of legislation passed by the Senate; and

(B) as available, links to pages with any other information produced by the Congressional Budget Office that summarize or further explain the budgetary effects of legislation considered by the Senate.

(2) UPDATES.—The Secretary of the Senate shall update this page every 3 months.

(b) CBO REQUIREMENTS.—Nothing in this section shall be construed as imposing any new requirements on the Congressional Budget Office.

Mr. BAUCUS. The first amendment is a simple attempt to improve the availability of budgetary information on what Congress does. This amendment would require the Secretary of the Senate to create a new Web site that clearly provides information from the Congressional Budget Office on the legislative actions of the Senate. This is a side-by-side amendment to the Coburn amendment on the same subject.

I believe Senator COBURN has the same purpose in mind, but we have drafted this side-by-side amendment to avoid new burdens on the Congressional Budget Office. The Rules Committee and Budget Committee worked together with us on the drafting of this amendment to assure that it would work.

I urge my colleagues to support the amendment.

I yield the remainder of my time.

The PRESIDING OFFICER. Is all time yielded back? If all time is yielded back, the question is on agreeing to the amendment.

The amendment (No. 3429) was agreed to.

Mr. BAUCUS. Mr. President, I move to reconsider the vote.

Mr. SCHUMER. I move to lay that motion on the table.

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

The motion to lay on the table was agreed to.

AMENDMENT NO. 3358

The PRESIDING OFFICER. The question is on agreeing to the Coburn amendment No. 3358. There is 4 minutes, evenly divided, before the vote. The Senator from Oklahoma is recognized.

Mr. COBURN. Mr. President, we just voice voted an amendment that will not do anything. What this amendment says is, where we violate our own rules in terms of pay-go, we will actually publish both the number of times and the amount of dollars we do that. It is about transparency of the Senate, being honest with the American people.

With great fanfare, the Senator from Montana came down and we put into law a pay-go law. Since that time, including this bill, we will have passed $120 billion of debt to our kids by saying we waive pay-go.

That is OK. That is the right of the body to do that. But it is not OK not to let the American people know that and let them keep track of us.

This amendment is very simple. Anytime we create a new program, anytime we pass and violate the pay-go rules by overriding the pay-go point of order, then we should list that with the American people so they can see what we are doing. It is quite simple, quite straightforward. It doesn't require any time. You will spend forever going to the Congressional Budget Office to find this. This makes it very simple, very straightforward.

I reserve the remainder of my time.

The PRESIDING OFFICER. The Senator from Montana is recognized.

Mr. BAUCUS. Mr. President, I think we can vote on this. I yield the remainder of my time, but before I do, I think it is a step toward transparency, and I urge all my colleagues to vote for it.

The PRESIDING OFFICER. The Senator from Oklahoma.

Mr. COBURN. I ask for the yeas and nays.

The PRESIDING OFFICER. Is there a sufficient second? There appears to be. All time is yielded back.

The question is on agreeing to the amendment. The clerk will call the roll.

The assistant legislative clerk called the roll.

The result was announced—yeas 100, nays 0, as follows:

[Rollcall Vote No. 44 Leg.]

YEAS—100

Akaka	Ensign	Menendez
Alexander	Enzi	Merkley
Barrasso	Feingold	Mikulski
Baucus	Feinstein	Murkowski
Bayh	Franken	Murray
Begich	Gillibrand	Nelson (NE)
Bennet	Graham	Nelson (FL)
Bennett	Grassley	Pryor
Bingaman	Gregg	Reed
Bond	Hagan	Reid
Boxer	Harkin	Risch
Brown (MA)	Hatch	Roberts
Brown (OH)	Hutchison	Rockefeller
Brownback	Inhofe	Sanders
Bunning	Inouye	Schumer
Burr	Isakson	Sessions
Burris	Johanns	Shaheen
Byrd	Johnson	Shelby
Cantwell	Kaufman	Snowe
Cardin	Kerry	Specter
Carper	Klobuchar	Stabenow
Casey	Kohl	Tester
Chambliss	Kyl	Thune
Coburn	Landrieu	Udall (CO)
Cochran	Lautenberg	Udall (NM)
Collins	Leahy	Vitter
Conrad	LeMieux	Voinovich
Corker	Levin	Warner
Cornyn	Lieberman	Webb
Crapo	Lincoln	Whitehouse
DeMint	Lugar	Wicker
Dodd	McCain	Wyden
Dorgan	McCaskill	
Durbin	McConnell	

The amendment (No. 3358) was agreed to.

AMENDMENT NO. 3356, AS FURTHER MODIFIED

The PRESIDING OFFICER. There is 4 minutes equally divided on the Murray amendment No. 3356.

The Senator from Washington.

Mrs. MURRAY. I ask unanimous consent to use 1 minute and for Senator KERRY to have the second minute.

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

Mrs. MURRAY. Mr. President, I am offering the youth summer jobs amendment to build on the extremely successful summer jobs program that made it possible for over 313,000 young people to have a job. I have personally heard amazing stories from these young men and women who got a job. It changed their lives and gave them the experience they needed.

This amendment will provide $1.3 billion to create up to 500,000 temporary jobs this coming summer. It will invest in critical employment and learning programs that will help not only these young people but the businesses that hire them. The underlying bill is going to help millions of families across the country who need a job. This amendment will make sure young people get a start in their professional lives, firmly planted on their feet and moving toward success.

I yield the floor.

The PRESIDING OFFICER. The Senator from Massachusetts.

Mr. KERRY. Mr. President, I thank Senator MURRAY for her work on this amendment.

Today, almost 15 million Americans are unemployed, 9 million can only find part-time work, and 25 percent of our Nation's teenagers and 42 percent of African-American teenagers are unemployed. Both the TANF Emergency Fund and the summer jobs program provide desperately needed jobs to our Nation's families who are the most vulnerable to our economic downturn. According to the Center on Budget and Policy Priorities, extending the TANF Emergency Fund will save more than 100,000 jobs. And providing up to $1.3 billion in funding for the summer jobs program will create 500,000 summer jobs.

I promise my colleagues, provide these summer jobs, and it will save far more than that money in the criminal justice system and in other social services. This is money well invested.

The PRESIDING OFFICER. The Senator from New Hampshire is recognized.

Mr. GREGG. Mr. President, why do we keep doing this? Why do we keep passing debt on to our children? Why do we keep running program after program out here that is shrouded in sweetness and light but not paid for?

We just passed a pay-go point of order 4 weeks ago to great fanfare, great breast-beating about how fiscally responsible we were going to be. Yet time after time since we passed that pay-go point of order, amendments have been brought to the floor which violate it. This is another one. This amendment costs $2 billion which is not paid for.

Summer jobs may be good. I am sure they are. But why do we want to put the debt for those summer jobs onto the children of the people who are having the summer jobs?

If this is a priority—and it is—let's pay for it. Let's take the money out of some other account. But let's not add to the debt, and let's not once again violate the pay-go rules which this Senate has so loudly proclaimed is the manner in which we will discipline ourselves fiscally. It is a $2 billion item. If we can't stand by pay-go for $2 billion, we are making a farce out of it.

As a result of this violation of pay-go, I raise a point of order against the amendment pursuant to section 201(a) of S. Res. 21, the concurrent resolution on the budget for fiscal year 2008.

The PRESIDING OFFICER. The Senator from Washington.

Mr. BAUCUS. How much time does the Senator from Washington have?

The PRESIDING OFFICER. The Senator has consumed her time.

Mrs. MURRAY. Mr. President, let me be clear: Working with the Finance Committee, this amendment is paid for over 10 years.

I ask that the budget point of order be waived.

Mr. GREGG. Mr. President, is this a pay-go point of order violation?

Mrs. MURRAY. I move that the budget point of order be waived and ask for the yeas and nays.

The PRESIDING OFFICER. Is there a sufficient second?

There appears to be.

The question is on agreeing to the motion. The clerk will call the roll.

The bill clerk called the roll.

The yeas and nays resulted—yeas 55, nays 45, as follows:

[Rollcall Vote No. 45 Leg.]

YEAS—55

Akaka	Feinstein	Mikulski
Baucus	Franken	Murray
Bayh	Gillibrand	Nelson (FL)
Begich	Hagan	Pryor
Bennet	Harkin	Reed
Bingaman	Inouye	Reid
Boxer	Johnson	Rockefeller
Brown (OH)	Kaufman	Sanders
Burris	Kerry	Schumer
Byrd	Klobuchar	Shaheen
Cantwell	Kohl	Specter
Cardin	Landrieu	Stabenow
Carper	Lautenberg	Tester
Casey	Leahy	Udall (CO)
Conrad	Levin	Udall (NM)
Dodd	Lieberman	Whitehouse
Dorgan	Lincoln	Wyden
Durbin	Menendez	
Feingold	Merkley	

NAYS—45

Alexander	DeMint	McCaskill
Barrasso	Ensign	McConnell
Bennett	Enzi	Murkowski
Bond	Graham	Nelson (NE)
Brown (MA)	Grassley	Risch
Brownback	Gregg	Roberts
Bunning	Hatch	Sessions
Burr	Hutchison	Shelby
Chambliss	Inhofe	Snowe
Coburn	Isakson	Thune
Cochran	Johanns	Vitter
Collins	Kyl	Voinovich
Corker	LeMieux	Warner
Cornyn	Lugar	Webb
Crapo	McCain	Wicker

The PRESIDING OFFICER. On this vote, the yeas are 55, the nays are 45. Three-fifths of the Senators duly chosen and sworn not having voted in the affirmative, the motion is rejected.

The point of order is sustained, and the amendment falls.

The Senator from New York is recognized.

MORNING BUSINESS

Mr. SCHUMER. Mr. President, I ask unanimous consent that upon disposition of the amendments in order this morning, the Senate then proceed to a period for the transaction of morning business until 12:30 p.m., with Senators permitted to speak therein for up to 10 minutes each, and that at 12:30 p.m., the Senate stand in recess until 2:15 p.m.

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

The Senator from Illinois is recognized.

Mr. BURRIS. Mr. President, I ask unanimous consent to speak as in morning business.

The PRESIDING OFFICER. The Senate is in morning business.

HEALTH INSURANCE COSTS

Mr. BURRIS. Mr. President, there was an article in last Thursday's Chicago Tribune, my hometown newspaper, that caught my attention. It is shocking news for many of my fellow Illinoisans. I would like to share it with my colleagues today.

According to State records, Illinoisans who lose their jobs and have to buy their own health insurance will see their premiums increase by as much as 60 percent this year. As the Tribune notes, this is affecting more people than ever before because of the economic crisis.

There are currently more than one-half million consumers in Illinois who have individual health plans. Their base rates, which stand at 8.5 percent at the moment, will jump to more than 60 percent. Those are just the base rates. Elderly folks will likely see additional increases on top of that. So will those who have a history of illness. So will people who live in certain areas or who have only had a policy for a short period of time.

Insurance companies will pile on additional increases for all these folks, on top of a 60-percent increase that will affect every Illinoisan with an individual health plan.

Let me remind my colleagues that these are mostly folks who have lost their employment, so they do not have a steady stream of income to absorb these increases, and they do not have a choice but to pay whatever the insurance companies demand or go without the coverage they need.

This is bad news by itself, but it gets worse because they are not the only ones who will see their premiums go up. Small businesses are finding it harder than ever to afford coverage for their employees because they are being hit with big rate hikes even though business is not as good as it was a few years ago.

Companies, such as Illinois Blue Cross, have even acknowledged they will be increasing their rates by an average of 10 percent across the board and much more for some of their customers.

We have seen this kind of thing before. Just recently in California, a health insurance company raised its rates by 39 percent, a move that sparked national outrage and investigations by State and Federal regulators.

When we hear about this kind of behavior, there is an obvious question for us to ask, the same question that many folks in Illinois will be asking when they get their insurance bills over the next few months. That question is why. Why are insurance companies raising rates by as much as 60 percent? Why does it keep getting harder and harder to pay for health coverage when benefits are being slashed at the same time? It does not make any sense.

But when Illinoisans pick up their phones and they call their insurance providers and they ask them why, they probably will not be able to get an answer. Most insurance companies do not release that information and do not