

over half of these medical bankruptcies impact a woman.

□ 1730

When we pass this legislation, we will put an end to the annual and lifetime limits on coverage that many insurance companies currently impose on people. And we will put an end to bankruptcies caused by medical debt. No longer will families have to raid their savings for a home purchase or college tuition because someone falls ill.

Finally, as a mother and a grandmother, I couldn't be more thrilled by the steps we will take to improve health care coverage for our country's most precious resource, our children. We will ensure that the Children's Health Insurance Program will thrive. We will ensure that services like vision and dental care for children are automatically included in all health care plans. When the bill is signed into law, that very day it will immediately prevent health insurers from imposing preexisting condition exclusions on children. And it will immediately allow young adults to remain on their parents' health insurance plan until their mid-20s so they aren't forced to forego health coverage after college graduation.

So I urge all of my colleagues to support our efforts in health care reform with the knowledge of how it will help the women in their lives and in their communities.

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Indiana (Mr. BURTON) is recognized for 5 minutes.

(Mr. BURTON of Indiana addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

#### AMERICANS DESERVE BETTER THAN OBAMACARE

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from New Jersey (Mr. SMITH) is recognized for 5 minutes.

Mr. SMITH of New Jersey. Mr. Speaker, I rise today to respectfully ask that my colleagues reject ObamaCare which, if enacted into law, will seriously undermine, erode, damage and, I believe, even destroy health care in America.

On substance, the Senate-passed text of over 2,700 pages now pending in the House is egregiously flawed. This is truly a bad bill, and it is anything but reform.

On process, the near total lack of transparency and the misuse of majority party power to ram ObamaCare through the Congress makes it the quintessential example of what is so dreadfully wrong in Washington.

No wonder growing numbers of Americans are fed up, losing faith, and angry at the Democrat-controlled Congress and the White House. No wonder mil-

lions of people, including TEA Party activists, are demanding accountability and defeat of ObamaCare.

This has been, and is, an unseemly process unworthy of a national legislature, any legislature for that matter, especially one with an enviable two-century-old history of lawmaking.

If President Obama wins passage of this bill when it comes to a vote, it will be a Pyrrhic victory at best. This is not Congress' finest hour.

Rest assure that if ObamaCare was sound and prudent policy fiscally and morally and an efficacious way of facilitating quality health care coverage, Members of both sides of the aisle and across the ideological spectrum would be lining up to support it. If this was a good bill, persuasion rather than pressure would convince a large majority of Members to embrace it.

Instead, blunt force is being applied like a vice grip to convince the unconvinced and undecided to cave, conform, and capitulate.

On cost, ObamaCare is riddled with accounting gimmicks, all designed to make the total price appear smaller than it really is.

In order to avoid sticker shock, ObamaCare collects new taxes, fees, and shifts billions of dollars from Medicare for 4 full years before benefits kick in. This trick results in an estimated but grossly misleading cost of care at some \$871 billion over 10 years. But when 10 years of revenue are matched with 10 years of benefits, the real cost comes to a staggering \$2.3 trillion.

I would note parenthetically that ObamaCare will exacerbate ObamaDebt. When you eliminate double counting of Medicare costs, Social Security cuts, and the use of CLASS Act premiums, the Democrats' claims of deficit reduction disappears into another massive wave of red ink of some \$460 billion over 10 years and \$1.4 trillion over the second 10 years.

Even without passage of this bill, under the President's 2011 budget proposal Federal spending will increase to a record \$3.8 trillion in 2011 alone. By 2020, the President's own 10-year budget analysis projects a more than doubling of debt to a record \$18.6 trillion. That is absolutely unsustainable.

Because ObamaCare diverts \$500 billion from Medicare, there is no doubt whatsoever that senior citizens and disabled persons will lose certain health benefits they now enjoy.

Medicare Advantage is protected in Florida, the so-called "Gatorade" fix, but not in my home State of New Jersey or anywhere else. Medicare Advantage is used by over 11 million people nationwide, including 15,983 people in my congressional district alone.

The Senate bill slashes nearly \$120 billion from Medicare Advantage plans, jeopardizing millions of seniors' existing coverage. So much for the President's promise that if you like your health plan, you can keep it. No, you can't. Not under this bill.

Mr. Speaker, for the first time ever, ObamaCare forces Americans to acquire an approved health care plan or pay a stiff penalty, like they have somehow committed a crime. The penalty is huge: the greater of \$750 per person up to \$2,250 per family, or 2 percent of household income. No person in America should be coerced into buying medical insurance.

Under ObamaCare, premiums for nongroup family insurance will increase by as much as \$2,000 per year. The Congressional Budget Office estimates that by 2016, premiums will increase by 10 to 30 percent over what would have happened under current law.

ObamaCare would also create 160 boards, commissions, and programs which would vest sweeping powers on bureaucrats to determine what benefits are covered and not, and at what cost.

Last September, Mr. Speaker, President Obama stood a mere 20 feet away from where I am standing now and told a joint session of Congress that, "no Federal dollars will be used to fund abortions, and Federal conscience laws will remain in place."

Mr. Speaker, I ask members to vote "no" on this bill when it comes to the floor.

This legislation today constitutes the largest expansion of abortion since Roe v. Wade itself, and makes a mockery of that pledge. That means more dead babies and wounded mothers.

Additionally, Obamacare fails to institute real medical liability reforms to end junk lawsuits and curb the costs of defensive medicine—these have long been identified as significant forces in driving up health costs.

The goal of responsible health care reform should be to provide credible health insurance coverage for everyone, strengthening the health care safety net so that no one is left out, and incentivizing quality and innovation, as well as healthy behaviors and prevention. This means that the current private health insurance market will have to be reformed to put patients first, and to eliminate denials of preexisting conditions and lifetime caps and promoting portability between jobs and geographic areas, including across state lines. The tax code should be modernized to promote affordability and individual control, provide assistance to low-income and middle-class families. Medicare requires reform to be more efficient and responsive, with sustainable payment rates.

Of course, responsible health care reform will respect basic principles of justice: it will put patients and their doctors in charge of medical decisions not insurance companies or government bureaucrats. It will also ensure that the lives and health of all persons are respected regardless of stage of development, age or disability.

It's time to go back to the drawing board and address what's broken and fix it.

The American public deserve better than what's on the table.

#### HEALTH CARE REFORM

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Tennessee (Mr. WAMP) is recognized for 5 minutes.