

HEALTH CARE REFORM LAW

The SPEAKER pro tempore. The Chair recognizes the gentleman from Connecticut (Mr. COURTNEY) for 5 minutes.

Mr. COURTNEY. Mr. Speaker, I rise to share with the House a headline which was reported in yesterday's Connecticut media, which I believe is going to reverberate all across the country. It reads that, "As Federal Health Reforms Take Effect, Aetna Proposes Rate Cuts."

Now, for employers who have been seeing double-digit increases for the last decade, to see a headline that says health insurance premiums are going to be cut probably seems like it must be a typo or there must be some April Fool's headline joke. But the fact of the matter is, as that story indicates, because of the Federal health care reform law, the new premiums which are going to go into effect in September that Aetna is proposing have to be reduced anywhere from 5 percent to 19 percent. For policyholders, the savings with these new premium announcements will be up to \$3,500 a year on policies that cost about \$14,000 today.

Why is this happening? It is because the health care reform law contains a provision which says that insurers must demonstrate that up to 80 to 85 percent of premium dollars have to be spent on health care. It is called the medical loss ratio rule. And under existing premiums that Aetna is collecting these days, only 54 percent of premium dollars are presently being paid on health care.

Now, again, as someone who was a small employer before I came to Congress in 2007 and paid those double-digit increases year in and year out, what we are seeing now is the fact that there is transparency in terms of how premiums are being handled and that people are now understanding and, in fact, regulators are enforcing a rule which says that when you pay health insurance premiums, not all of it, but the bulk of it has to be spent on health care. And because of this medical loss ratio rule, we saw yesterday that Aetna is proposing to cut health insurance premiums for employers. And this is going to be replicated all across the country over the upcoming year as the Department of Health and Human Services is issuing these rules to State insurance departments for implementation.

Thank goodness for those employers who are now going to be seeing real rate relief that we did not repeal the health care reform law. Thank goodness for those employers who are getting small business tax credits back in the mail today for their IRS filings that they submitted this year that we did not repeal the health care reform law. Thank goodness for all the employers across America who are now participating in the early retiree health insurance reform program, which over half the Fortune 500 companies in America have signed up for as a

way of moderating early retiree health insurance costs so that they can encourage employees 55 and up to take retirement, opening up opportunities for younger workers in this country, which we desperately need, looking at graduating classes that are facing daunting employment prospects.

The fact of the matter is the health care reform law in terms of small business tax credits, real rate cut relief, early retiree programs that help employment-based health benefits is now rippling through the system and providing help for thousands and thousands of employers all across this country.

We know now that the health care reform law is helping almost 1 million young Americans between the ages of 21 and 26 stay on their parents' health insurance plan.

I was with a student up at the University of Connecticut the other day. His sister was months away from graduating from NYU when she was diagnosed with a rare nerve disorder. And thank goodness for the health insurance reform law that she was able to stay on her parents' health care plan. Now she is receiving lifesaving treatments that are going to allow her to attend law school starting next year.

For seniors we are seeing the new Medicare provisions that will close the doughnut hole, that will provide preventive services like annual checkups, cancer screenings that are now covered 100 percent by the Medicare program as a direct result of the health care reform law. These benefits are now flowing through the system with a bill that was fiscally responsible and that CBO scored as a net saver to America's budget deficit.

Again, I want to make sure people see this headline that employer-based premiums are going down because of the health care reform law provisions that will protect employers and individuals who buy health insurance, so that their premium dollar is actually going to be spent on health care and not on excessive administrative costs and bonuses for people in the insurance industry.

Again, I come from Connecticut. We are proud of the insurance industry. My dad worked as an insurance company lawyer his whole lifetime and sent me to college because of that.

The fact of the matter is these rules are something that the insurance industry can coexist with, they can make a health profit, they can grow their business, but it will stabilize the market so that people are not going to be forced to abandon coverage for their workers and for themselves because of the skyrocketing double-digit increases that we have been experiencing as a Nation for far too long. We have relief in sight, and this headline verifies that.

Let's preserve these protections and make sure that our employers and individuals have access to affordable health care.

NATIONAL POLICE WEEK

The SPEAKER pro tempore. The Chair recognizes the gentleman from Texas (Mr. FLORES) for 5 minutes.

Mr. FLORES. As many of you know, this week is National Police Week, a time to give special recognition to law enforcement officers who have lost their lives in the line of duty for the safety and protection of others. I come before you today to honor one of my constituents who did just that.

On April 23, 2011, Johnson County Deputy Sheriff Clifton Taylor was first to the scene of a reported domestic disturbance in Venus, Texas. An anonymous caller had reported a man was threatening people with a weapon. Upon arriving at the scene, Deputy Taylor, two other Johnson County deputies, and an officer from the Venus Police Department were informed that an armed man had fled to another building on the property. Deputy Taylor and the three other officers approached the building, but the gunman immediately opened fire.

Deputy Taylor was shot three times by the gunman and later died. He was 31 years old. His death marks the first time since 1971 that an officer in Johnson County died in the line of duty, and he is the 31st law enforcement officer to be killed by gunfire in the line of duty this year.

Deputy Taylor had been with the department a little more than 3 years. He was deeply committed to serving and protecting his community as a law enforcement officer and will always be remembered as one who placed honor and duty above his own personal interests and safety.

I am deeply humbled by his service and dedication as a Texas law enforcement officer to keeping others safe that he would lay down his life not only for his fellow officers but for the community that he took an oath to protect. His sacrifice exemplifies that set forth in John 15:13: Greater love has no one than this, than to lay down one's life for his friends.

□ 1030

MAKE IT IN AMERICA AND
CREATE JOBS

The SPEAKER pro tempore. The Chair recognizes the gentlewoman from Florida (Ms. WILSON) for 5 minutes.

Ms. WILSON of Florida. Mr. Speaker, today I rise for one reason: to talk about creating jobs, jobs, jobs.

I have been a Member of Congress for 18 weeks, and I still have not seen any plan that would create jobs. My constituents are hurting. They need help, and I don't see any coming. They are losing their homes. They need jobs.

I did not come to Congress to "drill, baby, drill." I did not come to Congress to hand out corporate tax breaks. And I did not come to Congress to end Medicare as we know it. I came to create jobs.