

mind for me is a couple whom I know who was hit with a catastrophic illness—a husband and wife team. Their premiums increased by 37 percent over the course of 2 years, and they are left now with one wage earner in the family. Both had been working. As the wife of this couple was impacted by catastrophic illness, they are now left with one wage earner and with a pile of debt that is \$18,000 worth of uncovered medical expenses.

So that's what this is about. That's what feeds the passion of this debate.

I have to commend the leadership of this House. Speaker PELOSI has been vigilant about pushing the reforms, along with our respective Chairs from Education and Labor, from Ways and Means, from Energy and Commerce, and about really making it happen, about moving forward to make certain that the people's voices are heard here in this debate.

When we talk about some of the unfairness, about some of the imbalance in the outcomes, what about the medical loss ratio? Fewer and fewer premiums collected, percentage-wise, are returned to direct care for consumers. It was 95 percent a decade-and-a-half ago. Today, it's below 80 percent. So there is a reason for a number of these issues to come forward. There are a number of reforms to be advanced.

This bill, the Perriello-Markey bill, hopefully, will be approved tomorrow in a bipartisan vote. I am pleased to stand here in support of this measure. I want to thank all of my colleagues for the input that they are providing for this historic moment to happen.

I thank you very much.

Mr. PERRIELLO. We can make a difference tomorrow. We can make a difference in forcing competition in the health care market. We can also make a difference in starting to restore some of the trust in this body and in Washington. People across this country do not trust Congress, and that's for good reason. They always hear about the special interests coming out ahead. Here is a simple, simple thing:

Two pages, 24 lines long, which simply say that health insurance companies, which are some of the biggest companies in the world, should have to play by the same rules.

If the plumbers in my district got together and started to set prices, they'd go to jail. Why is it that the health insurance companies should be able to play by a different set of rules? People are always saying there are these commonsense reforms out there. Why can't we get them done?

Well, Ms. MARKEY and I have come together and have taken that idea. It's not our idea. It came from the people in our districts, from conservatives and liberals alike, who agree that restoring competition and removing monopoly protections make sense. When we have seen premiums double in the last 10

years, crushing the purchasing power of working and middle class Americans, that's real for people. When you don't have to compete, the consumer loses.

So people ask, Why can't you get these basic things done? Well, this is a chance not just to do something good in the health insurance market but to show the American people we can come together. We already know this is a bipartisan bill. All of the attorneys general, without a single dissenting vote, have said this is something we support. We want to be able to go after these monopolies.

Jury after jury, juries of the American people, have found this has been going on only to be overturned by the judges who say, Sorry. Because of McCarran-Ferguson, those basic monopoly rules do not apply. The anti-trust rules do not apply.

This is a chance for us to do a simple two-page bill that puts patients ahead of the profiteering of the insurance companies. It doesn't say the insurance companies can't continue to make lots of money. They can. We're just saying you can't do it by colluding, by price-fixing and by doing the sorts of things that, since Teddy Roosevelt, we've put our foot down in this country and have said are anticompetitive behaviors.

It should be a great chance for everyone in this body to show the people back in their districts: I'm here to represent you, not to represent the lobbyists who write the checks, not the \$400 million that the insurance lobby spent last year in this city. It's a chance to say, I'm going to stand up for patients.

This is not going to fix the entire health care problem, but why wouldn't we start with this? We know it has bipartisan support from the attorneys general. We know it has that bipartisan support from the President Bush commission that came out and said this needs to be done. It moves us in the right direction to put patients and doctors back in the driver's seat. It allows us to restore the basic sense of competition in this country. It says, for once, working and middle class families are going to come out ahead of the special interests. Consumers are going to come out ahead of the greed mentality that you talked about before.

We can do this. The American people sent us here to do this—to listen and to find ideas which are not Republican or Democrat but which are fundamentally American ideas and to institute them. We will need to continue to have a debate about health care reform beyond tomorrow, but let's show the American people tomorrow, on the eve of this health care summit, that there are ideas we can come together on. We have that chance.

So I come in to tomorrow with a great hope, with a great hope not only that we will get this bill passed but

that it will restore a basic sense of competition and that it will put patients first. Maybe this could be the first step towards coming together in the health care debate to get things done, because people are in pain out there right now. We have lost millions of jobs. Yes, we took bold action a year ago to help stabilize the economy, but that's not enough. I'm not satisfied. We need economic growth.

So I appreciate the work that Ms. MARKEY has put into this, that Chairwoman SLAUGHTER and that Congressman DEFAZIO have put into this, and I thank the others who have fought this good progressive fight for so long. I look forward to seeing this through to completion tomorrow, and I thank you all for being part of this important, important fight.

#### LEAVE OF ABSENCE

By unanimous consent, leave of absence was granted to:

Mr. CULBERSON (at the request of Mr. BOEHNER) for today on account of personal business.

#### SPECIAL ORDERS GRANTED

By unanimous consent, permission to address the House, following the legislative program and any special orders heretofore entered, was granted to:

(The following Members (at the request of Mr. SPACE) to revise and extend their remarks and include extraneous material:)

Mr. CUMMINGS, for 5 minutes, today.  
Ms. WOOLSEY, for 5 minutes, today.  
Mr. SPACE, for 5 minutes, today.  
Mr. MCDERMOTT, for 5 minutes, today.

Mr. DEFAZIO, for 5 minutes, today.  
Ms. KAPTUR, for 5 minutes, today.

(The following Members (at the request of Mr. SHIMKUS) to revise and extend their remarks and include extraneous material:)

Mr. POE of Texas, for 5 minutes, March 2.

Mr. JONES, for 5 minutes, March 2.  
Mr. MORAN of Kansas, for 5 minutes, March 2.

Mr. TURNER, for 5 minutes, February 26.

Mr. BOOZMAN, for 5 minutes, today.  
Mr. POSEY, for 5 minutes, today.  
Ms. FOX, for 5 minutes, today.  
Mr. TIM MURPHY of Pennsylvania, for 5 minutes, today.

Mr. BRADY of Texas, for 5 minutes, today.

(The following Member (at his request) to revise and extend his remarks and include extraneous material:)

Mr. GARAMENDI, for 5 minutes, today.

#### ADJOURNMENT

Mr. PERRIELLO. Mr. Speaker, I move that the House do now adjourn.

The motion was agreed to; accordingly (at 11 o'clock and 48 minutes p.m.), the House adjourned until tomorrow, Wednesday, February 24, 2010, at 10 a.m.

EXECUTIVE COMMUNICATIONS,  
ETC.

Under clause 2 of rule XXIV, executive communications were taken from the Speaker's table and referred as follows:

6129. A letter from the Chief, Regulatory Analysis & Development, Department of Agriculture, transmitting the Department's final rule — Change in Disease Status of the Republic of Korea With Regard to Foot-and-Mouth Disease and Rinderpest [Docket No.: APHIS-2008-0147] received January 8, 2010, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Agriculture.

6130. A letter from the Under Secretary, Department of Defense, transmitting a report of a violation of the Antideficiency Act by the National Geospatial-Intelligence Agency, Case Number 08-03, pursuant to 31 U.S.C. 1517(b); to the Committee on Appropriations.

6131. A letter from the Secretary, Navy, Department of Defense, transmitting notification of both an Average Procurement Unit Cost (APUC) and a Program Acquisition Unit Cost (PAUC) breach for the enclosed program, pursuant to 10 U.S.C. 2433(e)(1); to the Committee on Armed Services.

6132. A letter from the Principal Military Deputy, Department of Defense, transmitting notification that the Department proposes to donate the battleship ex-WISCONSIN (BB 64) to the City of Norfolk, Virginia; to the Committee on Armed Services.

6133. A letter from the Assistant to the Board, Board of Governors of the Federal Reserve System, transmitting the System's final rule — Home Mortgage Disclosure [Regulation C; Docket No.: 1379] received December 23, 2009, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Financial Services.

6134. A letter from the Regulatory Specialist, LRAD, Department of the Treasury, transmitting the Department's final rule — Community Reinvestment Act Regulations [Docket ID: OCC-2009-0019] (RIN: 1557-AD29) received January 8, 2010, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Financial Services.

6135. A letter from the President and Chairman, Export-Import Bank, transmitting a statement with respect to a transaction involving U.S. exports to Federative Republic of Brazil, pursuant to 12 U.S.C. 635(b)(3)(i); to the Committee on Financial Services.

6136. A letter from the President and Chairman, Export-Import Bank, transmitting a statement with respect to a transaction involving U.S. exports to Israel, pursuant to 12 U.S.C. 635(b)(3)(i); to the Committee on Financial Services.

6137. A letter from the Deputy Secretary, Securities and Exchange Commission, transmitting the Commission's final rule — Extension of Filing Accommodation for Static Pool Information in Filings with Respect to Asset-Backed Securities [Release No. 33-9087; File No. S7-23-09] (RIN: 3235-AK44) received December 17, 2009, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Financial Services.

6138. A letter from the Secretary, Department of Health and Human Services, trans-

mitting renewal of the October 1, 2009 determination of a public health emergency existing nationwide involving Swine Influenza A (now called 2009 — H1N1 flu), pursuant to 42 U.S.C. 247d(a) Public Law 107-188, section 144(a); to the Committee on Energy and Commerce.

6139. A letter from the Secretary, Department of Energy, transmitting a report entitled "The Effect of Private Wire Laws on Development of Combined Heat and Power Facilities"; to the Committee on Energy and Commerce.

6140. A letter from the Assistant General Counsel for Legislation, Regulation and Energy Efficiency, Department of Energy, transmitting the Department's final rule — Energy Conservation Program: Certification, Compliance, and Enforcement Requirements for Certain Consumer Products and Commercial and Industrial Equipment [Docket Nos.: EE-RM/TP-99-450 and EE-RM/TP-05-500] (RIN: 1904-AA96 and 1904-AB53) received January 8, 2010, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Energy and Commerce.

6141. A letter from the Director, Regulatory Management Division, Environmental Protection Agency, transmitting the Agency's final rule — Approval and Promulgation of Implementation Plans; State of Missouri [EPA-R07-OAR-2008-0787; FRL-9096-4] received December 23, 2009, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Energy and Commerce.

6142. A letter from the Director, Regulatory Management Division, Environmental Protection Agency, transmitting the Agency's final rule — Approval and Promulgation of Implementation Plans and Operating Permits Program; State of Iowa [EPA-R07-OAR-2008-0895; FRL-9096] received December 23, 2009, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Energy and Commerce.

6143. A letter from the Director, Regulatory Management Division, Environmental Protection Agency, transmitting the Agency's final rule — Approval and Promulgation of Air Quality Implementation Plans; Mississippi; Update to Materials Incorporated by Reference [MS-200923; FRL-9088-6] received January 11, 2010, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Energy and Commerce.

6144. A letter from the Director, Regulatory Management Division, Environmental Protection Agency, transmitting the Agency's final rule — Approval and Promulgation of Implementation Plans; Kentucky: Approval of Revisions to the State Implementation Plan [EPA-R04-OAR-2007-0500-200927; FRL-9102-6] received January 11, 2010, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Energy and Commerce.

6145. A letter from the Director, Regulatory Management Division, Environmental Protection Agency, transmitting the Agency's final rule — Extension of Deadline for Promulgating Designations for the 2008 Ozone National Ambient Air Quality Standards [EPA-HQ-OAR-2009-0476; FRL-9102-2] received January 11, 2010, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Energy and Commerce.

6146. A letter from the Director, Regulatory Management Division, Environmental Protection Agency, transmitting the Agency's final rule — Revisions to the California State Implementation Plan, San Joaquin Valley Air Pollution Control District [EPA-R09-OAR-2009-0492; FRL-9096-9] received January 11, 2010, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Energy and Commerce.

6147. A letter from the Director, Regulatory Management Division, Environmental

Protection Agency, transmitting the Agency's final rule — Revisions to the California State Implementation Plan, San Joaquin Valley Unified Air Pollution Control District [EPA-R09-OAR-2009-0024; FRL-9097-2] received January 11, 2010, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Energy and Commerce.

6148. A letter from the Director, Regulatory Management Division, Environmental Protection Agency, transmitting the Agency's final rule — Revisions to the California State Implementation Plan, San Joaquin Valley Unified Air Pollution Control District [EPA-R09-OAR-2009-0474; FRL-9100-1] received January 11, 2010, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Energy and Commerce.

6149. A letter from the Director, Regulatory Management Division, Environmental Protection Agency, transmitting the Agency's final rule — Approval and Promulgation of Implementation Plans; Puerto Rico; Guaynabo PM10 Limited Maintenance Plan and Redesignation Request [Docket: EPA-R02-OAR-2009-0508; FRL-9091-4] received January 11, 2010, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Energy and Commerce.

6150. A letter from the Chief, Policy and Rules Division, OET, Federal Communications Commission, transmitting the Commission's final rule — Revision of Parts 2 and 15 of the Commission's Rules to Permit Unlicensed National Information Infrastructure (U-NII) devices in the 5 GHz band [ET Docket No.: 03-122] received December 30, 2009, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Energy and Commerce.

6151. A letter from the Chief of Staff, Media Bureau, Federal Communications Commission, transmitting the Commission's final rule — Amendment of Section 73.622(i), Post-Transition Table of DTV Allotments, Television Broadcast Stations (High Point, North Carolina) [MB Docket No.: 09-196] received January 5, 2010, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Energy and Commerce.

6152. A letter from the Chief of Staff, Media Bureau, Federal Communications Commission, transmitting the Commission's final rule — Amendment of Section 73.622(i), Post-Transition Table of DTV Allotments, Television Broadcast Stations (Cincinnati, Ohio) [MD Docket No.: 09-178] received January 5, 2010, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Energy and Commerce.

6153. A letter from the Chief of Staff, Media Bureau, Federal Communications Commission, transmitting the Commission's final rule — Amendment of Section 73.622(i), Final DTV Table of Allotments, Television Broadcast Stations (Columbus, Ohio) [MB Docket No.: 09-124] received January 5, 2010, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Energy and Commerce.

6154. A letter from the Acting Division Chief, Telecommunications Access Policy Division Wireline Competition Bureau, Federal Communications Commission, transmitting the Commission's final rule — High-Cost Universal Service Support Federal-State Joint Board on Universal Service Alltel Communications, Inc., et al. Petitions for Designation as Eligible Telecommunications Carriers RCC Minnesota, Inc. and RCC Atlantic, Inc. New Hampshire ETC Designation Amendment [WC Docket No.: 05-337] [CC Docket No.: 96-45] received December 30, 2009, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Energy and Commerce.

6155. A letter from the General Counsel, Federal Energy Regulatory Commission,