

course, our most helpful staff was with us every step of the way—on our side, Lula Davis, and on McCONNELL's side, Dave Schiappa—and we appreciate very much their expertise in this area.

FRANKEN MAIDEN SPEECH

Finally, I wish to say briefly that our newest Senator, AL FRANKEN, gave his maiden speech last night. It was really very good. I was so impressed with how well prepared he was. I was very impressed with how well he delivered the speech. Here is a man who is a Harvard graduate, best-selling author, and entertainer. Now he is a U.S. Senator, and the people of Minnesota are so fortunate. If things work out as I think they will, he will be presiding over the Senate when the historic vote is called today on the new Supreme Court Justice.

HISTORIAN RETIREMENT RECEPTION

Madam President, Senate Historian Dick Baker will be retiring. In honor of his service to the Senate and the Senate community, there will be a reception today from 3:30 to 5:00 in the LBJ Room, S. 211. He is a wonderful scholar, a great writer, and a lecturer, and we are going to miss him very much.

RESERVATION OF LEADER TIME

The ACTING PRESIDENT pro tempore. Under the previous order, the leadership time is reserved.

MORNING BUSINESS

The ACTING PRESIDENT pro tempore. Under the previous order, the Senate will proceed to a period of morning business until 10 a.m., with Senators permitted to speak therein for up to 10 minutes each.

The Senator from Iowa is recognized.

TRIBUTE TO MARY JO HOFFMAN

Mr. GRASSLEY. Madam President, this morning a funeral service will be held in Sioux City, IA, for a 44-year-old woman who began working for the people of Iowa in my office in January of 1988. Mary Jo Hoffman was a loyal and trusted adviser to me and a beloved friend to my wife, Barbara, our family, and many of my Senate staff who served with her more than a decade ago and still, in a sense, are serving with her today.

Always filled with purpose, Mary Jo spent the last 2 years 4 months fighting cancer with the tenacity, strength, and determination we all knew and loved about her. When Mary Jo set her mind to something, she didn't let much get in her way. She was that way when I met her when she was a bright young college student at the University of Northern Iowa, my alma mater, and she was that way when she worked effectively to serve constituents, first as a legislative correspondent, then as scheduler and as a top aide in my Senate office, and later on when she worked for my political campaigns. I

valued her judgment and appreciated her hard work and commitment to quality in every position she held. Mary Jo also taught at night as a volunteer and earned a master's degree while working on Capitol Hill.

She reached out and gave to others in so many ways through her church, in her community, and even on the U.S. Air Force base in Greece where she lived for a short period of time with her husband while he was serving. Someone in need had a friend in Mary Jo. She always got a lot done, and she did it in a way that was generous, spirited, and committed to ideals.

Mary Jo was a person of great faith. She provided leadership wherever she went through worship and fellowship and with the example she set with her own life. Mary Jo was a faithful witness for Christ and never more so than the darkest hours and days of her last 2 years. She will continue to inspire those of us who were lucky enough to have her in our lives.

We all mourn Mary Jo's departure, and our heart goes out to her family, including her devoted husband, Brent, and mother, Karen. I know Mary Jo's beautiful young children, Silas and Lydia, will miss her every day. I pray that they find comfort in the honorable life lived by their mother and my dear friend Mary Jo. She served the people of Iowa and the Lord with distinction and humility. She left this world for the next with courage and grace.

I wish to read one sentence from the Sioux City Journal which I think sums up her life: "Her words were like thunder because her life was like lightning."

Madam President, I ask unanimous consent to have the full text printed in the RECORD.

There being no objection, the material was ordered to be printed in the RECORD, as follows:

[From Sioux City Journal, Aug. 4, 2009]

MARY JO HOFFMAN

SIoux CITY.—Mary Jo Hoffman, 44, passed on to heaven on July 31, 2009, having lived life well and faithfully. She leaves a timeless legacy of faith and love for family and friends. Her words were like thunder because her life was like lightning.

Memorial services will be 11 a.m. Thursday at Heartland Community Baptist Church, 3601 Country Club Blvd., Sioux City, with the Rev. Gene Stockton officiating. A luncheon will follow the memorial service. Burial will be at a later date in Arlington National Cemetery, Washington, D.C. Visitation with the family will be 5 to 7 p.m. Wednesday at Meyer Brothers Colonial Chapel. Condolences may be sent online to www.meyerbroschapels.com.

Born in Centerville, Iowa, on April 5, 1965, Mary Jo was a precocious student and musician, graduating as class salutatorian from Chariton (Iowa) High School in 1983. She adored her family and friends.

She received her bachelor of arts degree from the University of Northern Iowa in 1987, graduating with high honors. During a distinguished career, she put her faith in action through teaching and public service. She worked on Capitol Hill for many years, serving proudly on the staff of Senator Chuck Grassley. She also earned a master of arts

degree from George Mason University in Arlington, Va.

While living in Virginia and attending First Baptist Church of Alexandria, Mary Jo (Archibold) met and married Brent Hoffman. She joined Brent on military assignments in Greece and at the Pentagon. Their children, Silas and Lydia were born in 2000 and 2002, and she promptly set all career plans and ambitions aside. In 2004, they returned to their native Iowa and Sioux City. Though she maintained interests in fundraising and community service, she was a mother who put her family's needs first and foremost. She enjoyed reading, music, cooking, politics, knitting and most of all, visiting with friends and family.

Though admired for her extraordinary achievements, she was beloved for her faith and kindness. She accepted Christ as her Savior and her faith in God was the driving purpose in her life. Friends describe Mary Jo as a bright shining light who lived a life pleasing to God. Her influence will not be forgotten.

Survivors include her children, Silas and Lydia; her husband, Brent; her parents, Ron and Karen Stein of Mason City, Iowa; a sister, Malinda Hilzer of Des Moines; and many other relatives, all of whom she loved and are left to cherish her memory.

She was preceded in death by her father, D.W. Archibold; and her grandparents.

A memorial has been established in the name of Mary Jo Hoffman at Heartland Community Baptist Church.

ORDER OF PROCEDURE

Mr. KAUFMAN. Madam President, I ask unanimous consent that the time between now and 10 o'clock be distributed as follows: 5 minutes for Senator ALEXANDER and then the rest of the time be equally divided between Senator DURBIN and myself.

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

HEALTH CARE REFORM

Mr. KAUFMAN. Madam President, the White House, the Congress, and the American people are engaged in a stark debate over our Nation's health care insurance system. A lot is at stake. We will make a choice in 2009, and that choice will determine the health care system we have in our Nation for a long time to come.

Fifteen years have passed since we last attempted to pass health care reform. What we do now will be consequential for decades to come. It will be a long time before the people of this country and their leaders will return to this complex and contentious issue.

So let us carefully review the potential plans. We have a plan being developed by the House of Representatives, we have a plan from the Senate HELP Committee, and a plan from the Finance Committee, we have the bipartisan Wyden-Bennett plan, and then we have a plan I am going to spend a lot of time talking about, and that is the PHS plan.

In listening to my colleagues speak on the floor of the Senate, on television, talk radio, in newspapers, and in private meetings, one thing is clear:

They think the plan we end up with will be the PHS plan. They think a combination of those who want no health care reform and those who like none of the proposed plans will combine to kill all other plans. So what is the PHS plan? Our present health care system.

Let's look at what will happen to average Americans if we keep our present health care system.

First, Americans' health care insurance costs will explode—and that is not an overstatement—explode. The average family in America can look forward to premium costs for their health insurance of more than \$24,000 a year by 2016. That is an 83-percent increase over the cost in 2008. In my home State of Delaware, the costs will be even higher, with the average premium for family coverage approaching \$29,000. At that amount, more than half of Delaware families would each have to spend half of their income on health insurance. This means families will be forced to either go without insurance or to buy less coverage and put their life savings at risk.

Second, personal bankruptcies for medical costs will soar. Today, bankruptcies involving medical bills account for more than 60 percent of U.S. personal bankruptcies, a rate 1½ times that of just 6 years ago. Going forward under PHS, we can expect more families in bankruptcy.

Third, insured Americans will keep paying a hidden tax to help pay for care for the uninsured. Under the PHS plan, doctors and hospitals will charge insurers even greater amounts to recoup the costs to provide services to the uninsured. Today, this hidden tax is estimated to be \$1,100 per family per year. Under the PHS plan, it will most assuredly go up, raising the cost of health care for all Americans.

Fourth, Americans will continue to be denied coverage if they have preexisting conditions. Several weeks ago, I talked about four Delawareans who, because of preexisting conditions, could not find insurance coverage. Others who could get coverage have to pay exorbitant premiums to cover conditions such as high cholesterol, hypertension, diabetes, and cancer. Unfortunately, those who get sick may have their coverage dropped altogether. These problems, which threaten the security of all families, will continue under the PHS plan.

Fifth, for too many workers, health insurance portability will still be beyond reach. Too many Americans lose their insurance when they lose their jobs. Some can't afford their COBRA coverage, and others can't get another policy due to preexisting conditions. Even when they can find a new policy, they often discover they can no longer see the same doctor or use the same hospital.

As a result, too many Americans are stuck in their jobs, forgoing career advancement, just to keep their existing health plans.

Now let's look at what will happen to the American economy if we keep our present health care system.

First, our present health care system is bankrupting the Federal Government.

The biggest driving force behind our Federal deficit is the skyrocketing cost of Medicare and Medicaid. In 2008, government spending on Medicare and Medicaid took up more than one dollar out of every five in our Federal budget.

The more we spend on health care, the less we have for other investments—for education, for our veterans, and for job-creating technologies, to name a few.

To pay those higher Federal health care bills, we will have to pay more taxes or borrow more from China and other nations.

Controlling health care costs is the key to controlling our financial future. But under the PHS, health care costs continue to spiral out of control.

Second, health care spending will crowd out our national savings and lower our standard of living.

Health care cost as a percent of gross domestic product will grow from 18 percent today to 28 percent in the year 2030—and even 34 percent in 2040.

Those dollars out of every family's budget going to health care cannot go for housing, food, or transportation. American consumers, over two-thirds of our economy, will have fewer dollars left for any other priorities.

That means less spending at the mall, at our car dealers, and at the grocery store. Controlling health care costs will put money back in families' budgets and therefore back into the rest of our economy.

Third, the present health care system is killing U.S. economic competitiveness.

Today, U.S. manufacturing firms pay almost \$5,000 per worker per year in health costs.

That's more than twice the average cost for firms located in our major trading partners such as Europe and Japan, where a firm pays less than \$2,000 per worker each year.

In a global economy, our workers and corporations face competitors who can beat them on price every time, just because of our broken health care system. Controlling health care costs will help to level that playing field. In a fair fight, our workers and our businesses can win.

Finally, more firms will stop offering health insurance for their employees.

The PHS will continue the slow erosion of employer-sponsored insurance. This is especially true for small businesses.

In the 2008 Employer Health Benefits Survey conducted by the Kaiser Family Foundation, only 63 percent of companies of all sizes offered health insurance to their employees, down from 69 percent in 2000.

But these numbers are even lower when looking just at small businesses, with the National Small Business Asso-

ciation reporting that that only 38 percent of small businesses provided coverage last year, compared to 61 percent in 1993.

Under the PHS plan, this decline in coverage will continue, with an estimated 10 percent of small businesses eliminating coverage in the next year and nearly 20 percent in the next 3 to 5 years.

Under the PHS plan, that would mean an additional 13 million added to the rolls of the uninsured in the next 5 years.

So that is what America will get if we decide to choose the PHS plan. Again, that is the present health care system.

If we choose the PHS plan, consumers will pay higher and higher premiums, including the hidden tax to help pay for all of our fellow Americans without insurance.

We will continue to see a rise in personal bankruptcies due to high medical costs. Americans will continue to face insurance coverage rejections based on preexisting conditions or have insurers drop their policies once they do get sick. And they won't have portable insurance that they can take from job to job.

If we choose the PHS plan, health care spending will continue to threaten the bottom line of our Federal budget, eating away higher percentages of our GDP.

Our businesses will face more competitive disadvantages to their foreign competitors, paying more for health care insurance for their employees, or dropping it altogether.

The present health care system mistreats Americans as individuals and serves the country badly as a whole. We cannot continue in the present health care system.

I hope my colleagues will return in September committed to replacing our present health care system. I hope they will spend August searching for the best of the alternative plans that they want to support.

I hope we will turn our backs on the bankrupt present health care system and instead give the American people a health care system they can all be proud of—a health care system that will sustain them into the future.

We can do no less. They deserve no less.

I yield the floor.

The ACTING PRESIDENT pro tempore. The Senator from Tennessee see is recognized.

Mr. ALEXANDER. Madam President, will the Chair let me know when I have 30 seconds remaining?

The ACTING PRESIDENT pro tempore. Yes.

HEALTH CARE REFORM

Mr. ALEXANDER. Madam President, we are concerned about the health care reform legislation that we have seen in the House and here in the Senate. It is headed in the wrong direction. The