

So how did we get here? Why are Americans facing this looming threat? When the Affordable Care Act passed in 2010, the health insurance through Medicaid, the marketplace exchange was now available to millions of Americans. By making coverage affordable year after year, we saw more and more people covered by insurance.

The rate of those uninsured in the United States dropped from 15 percent before the ACA to an alltime low of over 7 percent in 2023. So we basically cut that in half. We cut the number of uninsured in half. We could have done more, in my opinion; there were a couple of things we left on the table that would have lowered that uninsured rate even more significantly.

But today, 44 million Americans get their health insurance through the ACA. That is about one in six people under the age of 65. In our State, it provides coverage for an additional 626,000 Medicaid recipients and nearly 300,000 beneficiaries on the exchange. In 2023, the uninsured rate in our State was just 4.8 percent. So that means people are covered. You don't have uncompensated care, you don't have emergency room visits, you don't have the problems that we are seeing.

So what happens now, though, is that millions of Americans, as I said, are now facing these skyrocketing costs of healthcare. And that is because data shows, when more people have health insurance and our providers spend less on compensated care, the system is more affordable. But according to a Kaiser Foundation study, aggregated uncompensated care dropped by \$20 billion in the 7 years after the Affordable Care Act passed. But the tax credits that help make coverage affordable for those who need it the most are essential to driving down the cost for everyone.

So if you don't keep the tax credits, we are now going to face skyrocketing healthcare costs, unless we extend those subsidies. That is the point. We did a good job—we lowered uncompensated care, we lowered the cost of insurance, and instead, now we are facing basically the end of subsidies that we are now going to make that go up and cost all of us.

As I mentioned, I have spoken to many of my constituents. One I just spoke to—Leslie, who has a connection to Three Rivers Hospital in Brewster, WA—she told me that her husband relies on the ACA premium credits to afford his marketplace insurance. Without the subsidy, his monthly premium would increase from \$200 to \$700 a month, and he will no longer be able to afford his insurance next year. He also needs to have surgery soon, so they are trying to figure out how to get that done fast. And Leslie and her husband run a small business. They don't have the luxury of waiting and paying more just to get basic healthcare in a very rural part of our State. She understands the healthcare system, and she knows that we need to fix this, so she

is calling on all of us to step up and get a certainty to the ACA tax credit.

I am worried about the additional 80,000 Washingtonians who are expected to lose access to checkups and preventive care. We know that people without healthcare insurance wait to get care until their condition worsens to a point where they end up in the emergency room. That costs them and everyone else more. And more people will also end up in the emergency department just because they can't afford preventive care or regular services. Treating a patient in the ER can be 10 times more expensive than treating a patient in a normal doctor's office, and these are costs that are being passed along in the form of higher healthcare premiums for all Washingtonians, no matter what type of health insurance they get.

So these Republican policies making it harder for us to hold down healthcare costs should stop. According to the Bureau of Labor Statistics, the cost of the healthcare system has already risen 4.2 percent in the last 6 months, much higher than the rate of inflation. So we see these costs compared to other costs in our system. Obviously, energy costs are rising, but in addition to the cost of food and household essentials, Americans are facing these higher bills in general. I think the Trump administration is ignoring these real life impacts on families.

Congress should be working together to make healthcare less expensive, and we know that we, the Congress, in the Republican-passed bill also created a lot of uncertainty as to the Medicaid marketplace and what is happening, and we already met with hospitals today from rural parts of Washington, that are saying they are seeing the impacts already of that bill—on individuals not having certainty or, in one instance, basically a hospital needed to have some construction work done, and the person who was supposed to provide the construction and the financing of that said, "Are you really going to have the money to even do this?" So it is sending a ripple through the entire system.

So we can't afford to go back to a situation we had before the Affordable Care Act, when one of every seven Americans didn't have health insurance. We can't afford the wave of uncompensated care costs that will hit hospitals and, eventually, all of us; and we can't afford the loss of lives and the medical bills that people are seeing every day.

And we need Americans to understand that we should be listening to what they are saying. Seventy-two percent of Americans say they want an enhanced premium tax credit extension. That is those who are strongly in favor and somewhat in favor. That is what the American people are telling us. They want this healthcare to continue just like they want their Medicaid coverage to continue.

So let's do our jobs. Let's quickly act to extend the ACA tax credits. Let's do

everything we can to make health insurance more affordable. Let's make a bipartisan effort to show the American people that we hear them, that a very big percentage of them want more affordable healthcare—now, for all Americans, let's get it done.

I yield the floor.

The PRESIDING OFFICER. The Senator from Michigan.

HEALTHCARE

Ms. SLOTKIN. Mr. President, I rise today to talk about a very simple idea: that in the most powerful country in the world, every American should have access to healthcare they can afford.

Protecting Michiganders' healthcare is why I ran for the House originally. It is why I am here in the Senate.

I, frankly, never thought I would run for political office. But, in 2017, I watched on CNN as my then-Representative smiled and cheered in the Rose Garden as President Trump repealed the Affordable Care Act in the U.S. House. I looked at my TV screen, and I said: No, you don't get to do that. You don't get to ignore your constituents, vote against their interest, and keep your job.

I am a former CIA officer. I served alongside the military. In the military, they have a term for this. It is "dereliction of duty." It is a fireable offense. I ran that year to fire him, and, in 2018, we did just that.

This issue has particular salience for me because of my mom. My mom passed away in 2011 from ovarian cancer, and she had survived breast cancer many, many years ago, when I was a little girl. So she had that preexisting condition for the rest of her life.

She lost her job. She had financial issues. She couldn't afford the insurance that was on offer to her and walked into an emergency room and was diagnosed with stage IV ovarian cancer.

It was like a grenade went off in our lives. It is something I would not wish upon my worst enemy.

I took a leave of absence. I came home to Michigan. And at the same time that she was fighting for her life to get tests and emergency surgery, it was the same moment that we were fighting the insurance company so that she could get care.

She fought hard for 18 months, but she passed away in 2011. And that experience drives the work that I did in the House and, certainly, why I am here on this floor today.

Sadly, we are nearly a decade after that original attempt by President Trump to repeal the ACA, and we are in a similar place. President Trump and my Republican colleagues are doing everything in their power to cut healthcare for average Americans. They are just doing it in different and creative ways because they know it is politically unpopular to tell you to your face.

We are coming up on a big deadline here. We all know that. On September

30, the government runs out of money. I don't know a single person who wants a government shutdown. After almost 16 years in the Federal Government, where I was on the receiving end of those shutdowns, I do not want our government to run out of money. But if my Republican colleagues want my vote on that bill, they are going to need to act like adults and come talk to me about it.

And what I will say to the State that I am representing, as well as to my colleagues, is that if you want that vote, you are going to have to talk to me about healthcare. That is the place to start.

If we would roll the tape back to just a couple of months ago, the President and my colleagues voted on the Big Beautiful Bill. The Big Beautiful Bill did important things to change the face of healthcare in the United States, and we are only now just starting to feel the effects.

So if you want my vote next week or in the next couple of weeks, we are going to have to talk about the significant Medicaid cuts that you made, the ending of a bunch of subsidies for the marketplace, or Obamacare, and talk to me about putting money back into things like cancer research that you slashed, because there are few things as fundamental as providing healthcare to your family, and yet there are few systems in America that are as broken as healthcare in America.

I don't know of a single person who thinks that our healthcare system is working well. Do you know a single person who thinks they are paying too little for healthcare?

And then, on top of that, we don't even get the health outcomes they get in other countries.

And, now, President Trump has made these cuts even worse. As I mentioned, in the Big Beautiful Bill, they did two really important things: They cut Medicaid, and they cut the subsidies for Obamacare.

Why did they do that? That was the math that they needed in order to pay for permanent tax cuts for the very wealthy. Right? They didn't want to say that out loud: that in order to pay for those tax cuts for the very wealthy—those permanent tax cuts—they had to cut healthcare in America. They had to, in order to make the math work.

But we know that those kinds of cuts could potentially shutter hospitals, particularly in the rural parts of my State. Community health centers could close. Every hospital I have talked to is talking about which services are they going to have to cut, particularly things like birth and delivery services. You are going to have communities that have to drive 30, 40, 50 miles just to have a baby or to make it to the ER.

And, now, Michiganders on the other side of the ledger—those who have private insurance—are starting to feel the heat, because if you cut those other programs, if you cut Medicaid and

Obamacare—and maybe you say to yourself: Well, I am not on Medicaid. Well, I am not on the marketplace. I don't have Obamacare. The healthcare companies have already started, for their private insurance, increasing the rates, starting January 1.

They are starting to send out letters, like this one I have in front of me. This was sent to a man in Macomb County, in Sterling Heights. I met him this past weekend.

I said: I am really concerned that private, employer-provided healthcare is going to go up starting January 1.

He is like: I have already got my letter.

His letter here says: Last year, the cost of your healthcare program in total was \$36,969—so almost \$37,000. Starting January 1, if you want to continue this program, it is \$43,000.

That is happening across the State of Michigan already. So if you thought that the Big Beautiful Bill was cutting someone else's healthcare, that cost—which is so personal to so many people because it is whether we can provide health to our loved ones—is now going to go up. So every single American is either at risk of losing their health insurance or having the price of their health insurance go up.

Other Michiganders are going to see an even bigger price hike than those who are in private insurance, especially if they are one of the half million Michiganders who get their coverage through the ACA marketplace or ObamaCare. Open season is this November 1. They are going to start to feel that pain immediately. We are hearing stories of people who are going to get a 79-percent increase in their bill starting January 1.

I had the head of a big Michigan private insurance company come in today. She was telling me that other insurers have just decided to get out of the business of providing healthcare plans for people on the marketplace. You are going to have fewer choices. Companies like HAP, Molina, and Meridian have already decided, because of the bill President Trump pushed for in July, they are no longer going to be offering plans through the ObamaCare marketplace. So less choice, higher prices.

Just to put this in perspective, here is an example of what President Trump and my Republican colleagues have brought to working Americans: A family of four making \$129,000 a year, two kids, if they are on the marketplace plan, they are going to see their healthcare plan go up by \$5,000 next year starting January 1. That is how much they will pay just for the increase.

And a 60-year-old couple, two elderly folks—or 60-year-old folks, not elderly—living on about \$85,000 a year, they are empty nesters. Their kids have left home. They will see their premiums go up by over \$10,000 next year. What do you do if you are 60 years old, and there are two of you? Your plan was already expensive. Now you have another \$10,000 on top of that.

You know that those people are thinking to themselves: You know what? I am just going to go without insurance. I can't—he is raising my bills in every single category, and so I am just going to take the risk. I am going to go without health insurance and hope that I don't get into a car crash or into a major accident.

President Trump literally campaigned on lowering your costs. That was what this election was about. He said he was going to put more money in your pocket. Can anyone name a single place, if you are a working American, where your costs have gone down and not up since January of this year?

And many Michiganders are going to end up in the position my mom was in—walking into an ER, getting that diagnosis—your brother, your mother, your child—needing care and having to choose between bankruptcy and getting some sort of care for that terminal illness.

We can't end the fight there. I am willing to negotiate with my colleagues. I know that plenty of my colleagues on the other side of the aisle think that it is absolutely insane to raise the price of healthcare; that they don't want to be associated with that. There are so many people who feel that way. We have people retiring on the other side of the aisle.

But the only way that we move the needle is if we get loud about it. That is exactly what happened in 2017. Why is it that cutting healthcare was President Trump's signature campaign goal in 2016? Why did he talk about it obsessively every day in 2017? While the House of Representatives on the other side of this building did repeal ObamaCare, but we still have it today—why is that? It is because the public said no. The public said: You are not going to take away my healthcare, my protections for preexisting conditions, and get away with it.

And the public turned so hard against the Republicans on that issue that in this body, on this floor, John McCain cast the deciding vote, thumbs down, on repealing ObamaCare. That is why we have it today because of the bravery of that man.

I wish and pray for the bravery of someone like John McCain to be back in this body on the other side of the aisle who has the ability to say: No matter what my party, I am not going to charge Americans more for their healthcare.

President Trump has done the opposite of that. If you want to understand what happens when you get your letter—and they are all coming. October for Michiganders is when we understand the plans are sending out their letters. When you get that letter and gasp how your price has gone up on your private insurance, your employer-provided healthcare, you understand exactly who gave you that price increase, exactly who put you in that position, exactly who told you that he was going to lower your costs, and now

you are going to have to eat that cost starting January 1. That is Donald Trump. That is my Republican colleagues who sit across the aisle. That is everyone who said: I am going to do the political thing instead of what is right for the average American.

Healthcare is something that this country should be providing to its citizens so that everyone can afford it. That is just a basic thing we should do as the most powerful Nation in the world.

All I ask my colleagues across the aisle, especially as we hit this September 30 deadline, is ask yourself: What would John McCain do? What would John McCain have done on the Big Beautiful Bill and what would he do if he had the chance to restore people's healthcare and he had that moment on the Senate floor?

Please, grow some spine and help your constituents. Let's have a conversation about healthcare.

I yield the floor.

The PRESIDING OFFICER. The Senator from Minnesota.

HEALTHCARE

Ms. KLOBUCHAR. Mr. President, I join my colleague from Michigan as well as Senators WELCH and SHAHEEN and the others that come before this body today to talk about what is really happening out there.

Well, what is really happening out there is that we are in a healthcare crisis, and that is because the big beautiful betrayal of a bill will kick 15 million Americans off their healthcare, force hospitals, health clinics, and nursing homes to close. This is already happening with the premium notices, with what they are already seeing. It is raising costs for everyday Americans.

And now, if Congress doesn't act to extend the Affordable Care Act's health tax credits before they expire, more than 20 million Americans will see their premiums soar, putting their coverage at risk.

I go to all 87 counties in my State every single year, and I visit rural hos-

pitals. I know what is happening out there. I know what is happening to people who are in small businesses, who rely on the Affordable Care Act, who are already seeing increased grocery costs, already seeing increased electricity costs, and are already seeing dried-up markets because of these tariffs. This is all hitting them at once.

At the end of the day, everything from regular checkups and lifesaving prescriptions to hospital visits and long-term care is under threat—not for the wealthiest. They are going to be able to handle it. Maybe not even for people in some of the big cities, but for people out there in rural right now, they are barely holding on as it is.

And this is on top of the funding cuts to public health and medical research that extinguish hope for lifesaving cures and jeopardize America's global leadership and medical innovation. Those people are holding on too.

Just last weekend, I went with the Parkinson's Association on their charity walk. Those people are holding on for hope in their wheelchairs. They are holding on for hope. They are daughters and sons; they are brothers and sisters. We are so close in so many areas because of the mapping of the human genome, because of AI—as this is coming from the home of the Mayo Clinic, MN—that we do not want to go backward when it comes to investment in research.

That is why my Democratic colleagues and I are fighting to restore healthcare in this upcoming budget bill. Right now, healthcare access for more than 20 million Americans who benefited from healthcare tax credits are at risk, as I just noted. As a result, a record number of Americans, 24 million people, have been enrolled in this Affordable Care Act, but all of them are going to see this increase if something isn't done.

This will be a massive hit to working families. It will be especially harmful to middle-class families, small business owners, and entrepreneurs, seniors, and people living in rural communities. It

will force States to reduce coverage and shift resources away from other priorities like education and public safety. In Minnesota, at least nine rural hospitals are at immediate risk of having to shut their doors and stop providing care.

Medicare, Medicaid, and enhanced healthcare tax credits are overwhelmingly supported by Americans. Why? Because this is about their families. This is about the fact that they know that healthcare—over the years, they have seen the prices and what has happened with pharmaceuticals, and they expect us to do better than what is happening now. They expect us to do better than putting forward what is in this bill that just happened that hurts their rural hospitals or throws people off of their coverage or stops lifesaving research on these cures that has always been so bipartisan or the rhetoric around vaccines, which so many of them know their kids need. I just found out this year I had no immunity to measles. I got the shot, but it was at the wrong time. So I got that vaccine. Right now, so many people don't even know. They turn on the TV, and they hear the HHS Secretary question these vaccines against the belief of a number of people on the other side of the aisle, the Senators, Republican Senators, including those who are doctors. This is just creating massive chaos.

Costs are up. Chaos is up. Confusion is up. We must do better. More insured Americans is good for patients, good for families, and good for our country. More research paves the way for cutting-edge treatment and the cures of tomorrow.

I yield the floor.

RECESS UNTIL 10 A.M. TOMORROW

The PRESIDING OFFICER. Under the previous order, the Senate stands in recess until 10 a.m. tomorrow.

Thereupon, the Senate, at 6:41 p.m., recessed until Thursday, September 18, 2025, at 10 a.m.