

you a notice at your home; that it is going to announce what is going to happen to your health insurance premiums on your insurance, on January 1 of this coming year; and that it is also going to tell you, for many people, that there is going to be a dramatic increase—dramatic—of 114 percent; that your premium is going to more than double?

Some people will say: That is all right. I have got plenty of money in the bank. I am not worried about it a bit.

But most people will say: Doubled? It is already too high. What am I going to do? How am I going to afford this? What is it going to do to my family's budget if I have to pay twice as much on January 1 for my health insurance? How did this happen? Who did this?

It is called the "Big, Beautiful Budget Bill" of President Trump. That is what did it.

There is a tax credit that is available for millions of American families to help them pay for their health insurance premiums. The Republicans eliminate it, and when they eliminate it, people are on their own to come up with money to pay for their health insurance.

Is it important? I think it is critical.

It is one of the most basic questions you are going to ask when you ask: How is your family doing? Are you doing OK when it comes to health insurance? If you have an unexpected, large medical bill, do you have insurance to cover it?

Well, for thousands—maybe millions—of Americans, the new health insurance plan is going to be too expensive for them to pay the premiums.

So what do you do?

Well, you look for a plan that has a lot of money in out-of-pocket expenditures for the people who are covered. It is the skinny policy, only in catastrophes and calamities. That, unfortunately, is all you have.

In the meantime, you are in a situation where your family, tomorrow, may face a medical bill which will break the bank. That is what it comes down to.

That is what this shutdown is about. We believe the Republicans should help us in helping the families across America.

As I said, October 27 is the day of reckoning in Illinois for people who are policyholders there. It is going to happen across the United States. It is a policy they created on the Republican side, and we should work with them to change it—the sooner, the better.

I yield the floor.

#### CLOTURE MOTION

The PRESIDING OFFICER (Mr. SHEEHY). Pursuant to rule XXII, the Chair lays before the Senate the pending cloture motion, which the clerk will state.

The senior assistant legislative clerk read as follows:

#### CLOTURE MOTION

We, the undersigned Senators, in accordance with the provisions of rule XXII of the

Standing Rules of the Senate, do hereby move to bring to a close debate on the motion to proceed to Calendar No. 168, H.R. 5371, a bill making continuing appropriations and extensions for fiscal year 2026, and for other purposes.

John Thune, Eric Schmitt, Jim Justice, James E. Risch, Tom Cotton, Steve Daines, Ted Budd, John R. Curtis, John Boozman, Mike Rounds, Kevin Cramer, Bernie Moreno, Ron Johnson, John Barrasso, Markwayne Mullin, James Lankford, Tim Sheehy.

The PRESIDING OFFICER. By unanimous consent, the mandatory quorum call has been waived.

The question is, Is it the sense of the Senate that debate on the motion to proceed to H.R. 5371, a bill making continuing appropriations and extensions for fiscal year 2026, and for other purposes, shall be brought to a close?

The yeas and nays are mandatory under the rule.

The clerk will call the roll.

The senior assistant legislative clerk called the roll.

Mr. BARRASSO. The following Senators are necessarily absent: the Senator from Louisiana (Mr. CASSIDY), the Senator from North Carolina (Mr. TILLIS), and the Senator from Alabama (Mr. TUBERVILLE).

Further, if present and voting: the Senator from North Carolina (Mr. TILLIS) would have voted "yea."

Mr. DURBIN. I announce that the Senator from Illinois (Ms. DUCKWORTH) is necessarily absent.

The yeas and nays resulted—yeas 51, nays 45, as follows:

#### [Rollcall Vote No. 573 Leg.]

##### YEAS—51

Banks	Fetterman	McConnell
Barrasso	Fischer	McCormick
Blackburn	Graham	Moody
Boozman	Grassley	Moran
Britt	Hagerty	Moreno
Budd	Hawley	Mullin
Capito	Hoeven	Murkowski
Collins	Husted	Ricketts
Cornyn	Hyde-Smith	Risch
Cortez Masto	Johnson	Rounds
Cotton	Justice	Schmitt
Cramer	Kennedy	Scott (FL)
Crapo	King	Scott (SC)
Cruz	Lankford	Sheehy
Curtis	Lee	Sullivan
Daines	Lummis	Wicker
Ernst	Marshall	Young

##### NAYS—45

Alsobrooks	Kaine	Sanders
Baldwin	Kelly	Schatz
Bennet	Kim	Schiff
Blumenthal	Klobuchar	Schumer
Blunt Rochester	Lujan	Shaheen
Booker	Markey	Slotkin
Cantwell	Merkley	Smith
Coons	Murphy	Thune
Durbin	Murray	Van Hollen
Gallego	Ossoff	Warner
Gillibrand	Padilla	Warnock
Hassan	Paul	Warren
Heinrich	Peters	Welch
Hickenlooper	Reed	Whitehouse
Hirono	Rosen	Wyden

##### NOT VOTING—4

Cassidy	Tillis
Duckworth	Tuberville

The PRESIDING OFFICER. On this vote, the yeas are 51, the nays are 45.

Three-fifths of the Senators duly chosen and sworn not having voted in the affirmative, the motion is not agreed to.

The motion was rejected.

#### MOTION TO RECONSIDER

Mr. THUNE. Mr. President, I enter a motion to reconsider.

The PRESIDING OFFICER. The motion is entered.

#### CLOTURE MOTION

The PRESIDING OFFICER. Pursuant to rule XXII, the Chair lays before the Senate the pending cloture motion, which the clerk will state.

The bill clerk read as follows:

#### CLOTURE MOTION

We, the undersigned Senators, in accordance with the provisions of rule XXII of the Standing Rules of the Senate, do hereby move to bring to a close debate on the nomination of Executive Calendar No. 460, Harold D. Mooty III, of Alabama, to be United States District Judge for the Northern District of Alabama.

John Thune, Bernie Moreno, Katie Boyd Britt, Chuck Grassley, James Lankford, Pete Ricketts, Markwayne Mullin, Tim Sheehy, Jon Husted, Eric Schmitt, Jim Justice, James E. Risch, Tom Cotton, Steve Daines, Ted Budd, John R. Curtis, John Boozman.

The PRESIDING OFFICER. By unanimous consent, the mandatory quorum call has been waived.

The question is, Is it the sense of the Senate that debate on the nomination of Harold D. Mooty III, of Alabama, to be United States District Judge for the Northern District of Alabama, shall be brought to a close?

The yeas and nays are mandatory under the rule.

The clerk will call the roll.

The bill clerk called the roll.

Mr. BARRASSO. The following Senators are necessarily absent: the Senator from Louisiana (Mr. CASSIDY), the Senator from North Carolina (Mr. TILLIS), and the Senator from Alabama (Mr. TUBERVILLE).

Further, if present and voting: the Senator from North Carolina (Mr. TILLIS) would have voted "yea."

Mr. DURBIN. I announce that the Senator from Illinois (Ms. DUCKWORTH) is necessarily absent.

The yeas and nays resulted—yeas 62, nays 34, as follows:

#### [Rollcall Vote No. 574 Leg.]

##### YEAS—62

Banks	Hagerty	Moreno
Barrasso	Hassan	Mullin
Blackburn	Hawley	Murkowski
Boozman	Hoeven	Paul
Britt	Husted	Reed
Budd	Hyde-Smith	Ricketts
Capito	Johnson	Risch
Collins	Justice	Rounds
Coons	Kaine	Schiff
Cornyn	Kelly	Schmitt
Cotton	Kennedy	Scott (FL)
Cramer	King	Scott (SC)
Crapo	Klobuchar	Shaheen
Cruz	Lankford	Sheehy
Curtis	Lee	Sullivan
Daines	Lummis	Thune
Durbin	Marshall	Welch
Ernst	McConnell	Whitehouse
Fischer	McCormick	Wicker
Graham	Moody	Young
Grassley	Moran	

## NAYS—34

Alsobrooks	Hickenlooper	Sanders
Baldwin	Hirono	Schatz
Bennet	Kim	Schumer
Blumenthal	Lujan	Slotkin
Blunt Rochester	Markey	Smith
Booker	Merkley	Van Hollen
Cantwell	Murphy	Warner
Cortez Masto	Murray	Warnock
Fetterman	Ossoff	Warren
Galleo	Padilla	Wyden
Gillibrand	Peters	
Heinrich	Rosen	

## NOT VOTING—4

Cassidy	Tillis
Duckworth	Tuberville

The PRESIDING OFFICER (Mr. HAGERTY). On this vote, the yeas are 62, the nays are 34. The motion is agreed to.

The motion was agreed to.

## EXECUTIVE SESSION

## EXECUTIVE CALENDAR

The PRESIDING OFFICER. The clerk will report the nomination.

The bill clerk read the nomination of Harold D. Mooty III, of Alabama, to be United States District Judge for the Northern District of Alabama.

The PRESIDING OFFICER. The Senator from Washington.

## GOVERNMENT FUNDING

Mrs. MURRAY. Mr. President, while Republican leaders continue trying to ignore this healthcare crisis and insisting on shutting down the government rather than even considering talking to us about how we prevent these premiums from doubling across the country, I have been listening to folks back home who are painfully aware healthcare premiums are about to skyrocket and who are deeply concerned about what it is going to mean for their families and for their communities.

So last week, when the Republican leader sent us home, yet again, instead of working with us to end this shutdown and address the healthcare crisis, I made a visit to Sea Mar Community Health Centers' Oak Harbor Clinic. Why? To hear from doctors and healthcare providers about what is just beyond the horizon if Republicans insist on inaction. I heard about how healthcare cuts Republicans passed are going to devastate our hospitals, devastate our clinics and health centers, and I heard about how these massive premium hikes that are being announced right now—the ones Republicans are trying very hard to ignore—are going to push millions of people off their healthcare plans.

One person I spoke with serves on the board of an insurer on the Washington Health Benefit Exchange. He warned me that, if we do not save these ACA tax credits, they are anticipating so many customers will be priced out that the number of individuals they cover through the marketplace will drop 35 to 50 percent.

You know, there is already a loud chorus of people speaking out con-

cerned about this in my State and across the country. I have spoken with small business owners who are going to see their premiums double, even triple, and some quadruple, who are having to rethink whether they try to keep their small business doors open and maybe go without coverage or, alternatively, just pack it in and try to find a job with an employer-sponsored plan.

I have spoken with retirees that are not yet old enough for Medicare who have gotten notices that their monthly premiums are about to go through the roof. In some cases, we are talking about thousands of dollars a month.

And here is the thing, not only do I know there are more stories like this across the country, I also know there are going to be many more stories pouring in very shortly because the reality is, there are rate hikes in the mail right now going out to people who had no idea about the Republican healthcare crisis and that it was going to hit them in the end. Rates are being set now. People are window shopping in many States and panicking from the sticker shock.

In Idaho, open enrollment is now underway. It has started. That means right now families are seeing the cold, hard numbers and the sharp increase it will cost them to stay covered.

And in 2 weeks, that same nightmare is coming to every State in the country.

Who do Republicans think they are fooling when they try to just ignore this? What in the world are they talking about when they say “deal with it later”? These price hikes are going to get locked in. There is no later. We need to act now.

There was “an earlier,” though. Perhaps we should talk about that for a minute because Democrats have been calling for action on this for months. And where were Republicans? Why wouldn't Republicans sit down with us to talk about healthcare in September? Why wouldn't they talk about healthcare in August? Why couldn't they find a single minute to work with us on healthcare in July or June or even May? After all, they had plenty of time this summer to shovel tax breaks at billionaires and put over a trillion dollars in healthcare funding on the chopping block.

They spent months on billionaires, but they can't be bothered when it comes to healthcare. They can't be bothered to help our working families. They would rather shut down the government than sit down and talk about preventing these premiums from doubling.

But Democrats are going to talk about healthcare, whether Republicans want to or not.

House Republicans have been hiding from this issue for a month. I am not kidding. They have literally been on vacation for nearly a month now. Hiding from this problem will not make it go away. Those rate hikes in the mail—they are going out to our constituents.

Window shopping is going live. Folks can now go online in many States and see the exact cost of Republican inaction.

And open enrollment is still marching ahead. It is underway now in Idaho. And in a few weeks, it is going to be across the Nation.

If you are a Republican who thinks that somehow families will not notice their premiums doubling, somehow they won't mind that their healthcare costs jump a couple hundred dollars a month—or, in some cases, by the way, a couple thousand dollars a month—here is your advice: Stop taking your marching orders from billionaires like President Trump and start listening to those people back home. Talk to the farmers. Actually, a quarter of them are covered on these exchanges. Talk to small business owners like I have; talk to employees, many of whom are covered through the exchange, because they are the ones who will feel the pain from this and they know it and they are begging Congress to act.

And do you know what? Three fourths of the people who rely on the ACA tax credits live in red States. And the 10 States where folks who lose these tax credits will see the largest premium increases? They are all red States. So shutdown or not, Republicans can only ignore this issue if they ignore their own constituents.

So to our Republican leaders: Don't hide from your constituents. Don't hide from this healthcare crisis you are causing. Quit hiding from the negotiating table. The clock is not just ticking; the alarm is going off. We need to act now before these premium hikes become unavoidable.

Democrats are at the table. We always have been at the table. We are ready to work out a deal that reopens the government and addresses the healthcare crisis.

I yield the floor.

The PRESIDING OFFICER. The Senator from Iowa.

Ms. ERNST. Mr. President, it is day 16 of the Schumer shutdown. During this time, President Trump has been working to guarantee that our troops get paid, ensure women and children continue receiving food assistance, and end the conflict in the Middle East.

Meanwhile, the Democrats continue holding the government hostage. As a result, air traffic controller shortages are causing flight delays, and some rural airports in Iowa may soon be forced to suspend operations. Seniors have lost access to some health services. The FDA is unable to process new drug and medical device applications, delaying the availability of new medical products.

And Senator SCHUMER is taking pride in his shutdown, claiming that “every day gets better for us.”

Who is this “us” that it is getting better for? Because I know my folks back home really don't appreciate that attitude. Only a Washington politician would delight in causing such dysfunction.