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No. 188

House of Representatives

The House was not in session today. Its next meeting will be held on Monday, November 10, 2025, at 12 p.m.

Senate

SATURDAY, NOVEMBER 8, 2025

The Senate met at 12 noon and was called to order by the Honorable JOHN R. CURTIS, a Senator from the State of Utah.

PRAYER

The Chaplain, Dr. Barry C. Black, offered the following prayer:

Let us pray.

Almighty God, in these turbulent and uncertain times, use our lawmakers to reopen the government. Inspire them to give You, our Nation, and world sacrificial service.

Lord, give them the wisdom to persevere through the difficult, to stay calm when facing the irritating, and to experience Your peace even when things go wrong. Inspire them to be helpful to the challenged, kind to the needy, and sympathetic to those whose hearts are bruised by life's setbacks beyond their control. Grant our Senators wisdom, courage, and perseverance for the living of these days.

We pray in Your merciful Name. Amen.

PLEDGE OF ALLEGIANCE

The Presiding Officer led the Pledge of Allegiance, as follows:

I pledge allegiance to the Flag of the United States of America, and to the Republic for which it stands, one nation under God, indivisible, with liberty and justice for all.

APPOINTMENT OF ACTING PRESIDENT PRO TEMPORE

The PRESIDING OFFICER. The clerk will please read a communication

to the Senate from the President pro tempore (Mr. GRASSLEY).

The senior assistant legislative clerk read the following letter:

U.S. SENATE,
PRESIDENT PRO TEMPORE,
Washington, DC, November 8, 2025.

To the Senate:

Under the provisions of rule I, paragraph 3, of the Standing Rules of the Senate, I hereby appoint the Honorable JOHN R. CURTIS, a Senator from the State of Utah, to perform the duties of the Chair.

CHUCK GRASSLEY,
President pro tempore.

Mr. CURTIS thereupon assumed the Chair as Acting President pro tempore.

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 be in a period of morning business, with Senators permitted to speak therein for up to 10 minutes each.

RECOGNITION OF THE MAJORITY LEADER

The ACTING PRESIDENT pro tempore. The majority leader is recognized.

MEASURE PLACED ON THE CALENDAR—S. 3166

Mr. THUNE. Mr. President, I understand there is a bill at the desk that is due for a second reading.

The ACTING PRESIDENT pro tempore. The leader is correct.

The clerk will read the bill by title for the second time.

The senior assistant legislative clerk read as follows:

A bill (S. 3166) to rescind unused COVID funding and reduce the deficit.

Mr. THUNE. Mr. President, in order to place the bill on the calendar under the provisions of rule XIV, I would object to further proceeding.

The ACTING PRESIDENT pro tempore. Objection is heard.

The bill will be placed on the calendar.

LEGISLATIVE SESSION

CONTINUING APPROPRIATIONS AND EXTENSIONS ACT, 2026—Motion to Proceed

Mr. THUNE. Mr. President, I move to proceed to Calendar No. 168, H.R. 5371.

The ACTING PRESIDENT pro tempore. The clerk will report the bill by title.

The senior assistant legislative clerk read as follows:

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.

• This “buller” symbol identifies statements or insertions which are not spoken by a Member of the Senate on the floor.



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GOVERNMENT FUNDING

Mr. THUNE. Mr. President, yesterday, we finally heard Democrats entertain the notion of reopening the government. It only took them 38 days. Why? In the days before, progressives were urging Democrats to prolong the shutdown in perpetuity.

One House Democrat said:

There would be hell to pay if Senate Democrats don't let events play out.

And so I am glad to see Democrats, after 38 days, back down from the maximalist and, frankly, insane position they have held since September.

The Democrat leader's proposal is a nonstarter for the Republican majority. The Democrat leader wants to believe that this is a "simple" proposal; that it is some sort of compromise, but it is not. He is talking about throwing tens of billions more taxpayer dollars at a program that even Democrats admit has failed to lower healthcare costs.

The American people are tired of Washington taking their hard-earned money and spending it on costly government programs that fail to follow through on their promises. Of course, that is what Democrats have been doing for years with ObamaCare. They passed ObamaCare 15 years ago without a single Republican vote, and in that time, Democrats' signature healthcare law has failed to do what Democrats promised: If you like your health insurance, you can keep it—not true. If you like your doctor, you can keep him or her—not true. Premium costs will go down—not true. Actually, the opposite is true. They keep going up. ObamaCare drove premium prices higher.

So, in 2021, in the Democrats' American Rescue Plan Act—a bill best known for setting off a yearslong inflation crisis—Democrats created these Biden bonuses, further papering over the higher premium costs under ObamaCare, with bigger taxpayer subsidies. Again, they did that without a single Republican vote.

Then, in another partisan bill in 2022, they extended the subsidies through the end of this year. The Democrats chose the expiration date; they created this cliff; and now they want to blame Republicans for their mess. Give me a break. Republicans are not about to further burden taxpayers by blindly extending a flawed program.

The Democrats' proposal is just more of the same—masking rising premiums and padding insurance companies' profits with more taxpayer dollars. The Democrat leader's proposal is a nonstarter.

There is still only one path out. It is a clean funding extension. The House has already passed a clean funding extension. The President supports one and would sign it into law immediately. We are only a handful of votes away from passing one right here in the Senate—a bill that has been sitting at the desk now for 38 days. We reopen, and then we can start talking about

addressing the healthcare mess that Democrats created.

I know that Democrats know this. Just yesterday, the Democrat whip came to the floor to say something that I have been waiting for a Democrat to say for a long time. He said that the first thing we need to do is reopen the government, then address the cost of healthcare and advance appropriations bills.

I have been saying that for about 6 weeks now, and I think that is exactly what we need to do today. So I hope the Democrat whip and others in his caucus will join the three Democrats who have been supporting a clean continuing resolution—the only bill that can actually end the shutdown.

I am glad to see that, after 38 days, Democrats are finally warming up to the idea that their shutdown can't go on forever. I urge my colleagues to support a clean continuing resolution so we can start a real discussion to address their healthcare mess, get back to the regular appropriations process, and, above all, finally provide relief to the American people.

I yield the floor.

I suggest the absence of a quorum.

The ACTING PRESIDENT pro tempore. The clerk will call the roll.

The senior assistant legislative clerk proceeded to call the roll.

Mr. BARRASSO. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

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

HEALTHCARE

Mr. BARRASSO. Mr. President, yesterday, CHUCK SCHUMER, minority leader of the U.S. Senate, came to the floor with his most recent ransom note. Of course, it wasn't serious. It was dead on arrival.

Senator SCHUMER is demanding that the U.S. Government send a check directly to the insurance companies of America to the tune of tens and tens and tens of billions of dollars, right from the government, mainlined and into the bank accounts of the insurance companies of America.

CHUCK SCHUMER actually cuts the people—the American people, the taxpayers—out of the process. The people who are waiting for food, the people who are waiting for paychecks, the people who are protecting us—it cuts them out completely. Nope. Direct money—CHUCK SCHUMER, U.S. Government—into the bank accounts of the insurance companies of America.

Think about it. Direct payment, U.S. Government to U.S. insurance companies, with the American people having absolutely no say in how that money is spent. That is what CHUCK SCHUMER wants. No accountability.

What he said is that if the Republicans will not send that \$30 billion to insurance companies—and it may be more than that, actually, if you do all the calculations—the Democrats are ready to keep the government closed.

No paychecks. No food stamps. No military getting paid. Nothing.

This is a true reflection of the failure of ObamaCare. Since ObamaCare was passed by Democrats—and not a single Republican voted for it in the House or the Senate; Democrats alone—the cost of healthcare in this country has skyrocketed. Do you know what? So have the stock prices of the insurance companies.

The average ObamaCare premium has gone up by 221 percent since ObamaCare passed. Remember when President Obama said that ObamaCare would actually bring down prices? He said premiums would decrease by \$2,500 apiece. It was a direct lie to the American people, and I believe Barack Obama knew it. He didn't seem to care. He was going to do anything he could to get a bill passed that was named after him.

At the same time, since ObamaCare became law, the stock prices of U.S. insurance companies have gone way up—some by 500 percent, some by 1,000 percent—because the money goes directly from the Federal Government into the insurance companies' pockets.

What do Senate Democrats and CHUCK SCHUMER, who have held this country hostage now for well over a month, well over 5 weeks, what do they want to do? They want to just send them more money for 1 more year. Let's just send them all the checks again for 1 more year.

Republicans believe that taxpayer dollars should go directly to the people who are making their own decisions about healthcare for their families, not the insurance companies. Let the American people decide what works for them and their families.

Remember, it was the Democrats who broke healthcare in this country. They broke it the very day they passed ObamaCare.

You know, recently, the liberal New York Times stated the obvious. This is from a headline Sunday, a week and a half ago: ObamaCare is pricey. Right there, headline, top of the page: ObamaCare is pricey.

I am a doctor. I practiced medicine for 24 years in my home State of Wyoming, chief of staff of the Wyoming Medical Center in Casper, president of the State medical society. I will tell you exactly what ObamaCare is. It is a failure. It is broken. It is unaffordable. The American people know that.

CHUCK SCHUMER and the Democrats want to send another \$30 billion or more to the insurance companies for the whole next year. This is a disgrace. It is not just a mistake—a disgrace.

You know, there are Democrats who realize that ObamaCare is a failure, failed to lower the cost of care, because just this week on this very floor, Senator PETER WELCH of Vermont admitted that Democrats "did fail to bring down the cost of healthcare." You better believe they failed. We have been saying that for years.

It is good to be here on the floor of the Senate with another physician who

knows all of the same things I know. He is going to speak about this as well.

My question is, Why are Senator WELCH's Democrat colleagues holding our entire country hostage to double down on a program that they know is continuing to fail? It has failed, it continues to fail, and they want to send more money. Why are Senator WELCH's Democrat colleagues holding the entire country hostage to double down on a law that has failed the Nation with regard to our healthcare?

From the start, Democrats started to realize it because they needed to paper over the terrible cost overruns they saw with ObamaCare, and they did it with juicy, permanent subsidies.

When Joe Biden became President, Democrats said: Oh, it is getting worse. We better put additional subsidies on top of the already juicy subsidies that were there just to try to prop it up.

They did it to further hide the failures of ObamaCare.

The end of the Biden COVID bonus payments—as I like to refer to these new, juicy subsidies, the add-on subsidies—only about 4 percent of next year's projected 20 percent premium spike comes from that. And what do we see? We see these new subsidies. They didn't lower premiums. They continued to try to hide the real cost of the premiums. They shift the costs. And who do they shift them to? They dump it on the taxpayers.

That is what CHUCK SCHUMER is trying to do today—dump it onto the taxpayers and send more money directly to the insurance companies, keeping the American people out of the equation completely.

Today, taxpayers are paying 93 percent of the cost of ObamaCare premiums. This is a dramatic escalation from years before. What did all of this extra spending by the Democrats buy? There is that much money floating around. The American people who are left behind don't have a right to look right at where it is happening. It brought waste, fraud, abuse, and corruption. Oh, yes, there has been corruption.

Last year, the American people filed over 200,000 complaints with the Federal Government because they were unknowingly signed up or switched into ObamaCare plans. How did that happen? Two hundred thousand people either didn't know it or were switched. How did that happen? Because it happened without their consent. You look into those situations, and these people had to find out about it and then complain to the government. So there are people who actually got switched and still haven't found out about it.

Insurance agents and brokers get paid every time they enroll someone in ObamaCare. They do get something for that. So we know that some are actually criminally manipulating the system, and that is where we believe those 200,000 complaints have come from—people who have been maneuvered and manipulated without their knowledge.

But Senator SCHUMER continues to promote keeping the government closed while his buddies from the big insurance companies, whose stocks have soared now under ObamaCare, get another \$30 billion or more injected right into their bank accounts. That is what CHUCK SCHUMER came to the floor yesterday and demanded—the government staying closed until you guys all send \$30 billion directly to the insurance companies.

We know what people across the country believe about insurance companies. Would the American people trust themselves to make these decisions or trust the insurance companies to protect them? That is what CHUCK SCHUMER wants to do—keep the American people out of it.

Meanwhile, Federal workers have missed paychecks for more than a month. Military families are worried about rent. Air traffic controllers are overworked; they are exhausted. Planes are being canceled. Flights are being canceled. People are concerned about Thanksgiving.

Enough is enough.

Let's be clear what Republicans are offering. We are ready to reopen the government today—make sure everybody gets paid who has been working without pay for the last 5 or 6 weeks—by passing a clean, continuing, bipartisan resolution. That means funding the government at current levels so we pay our military families, we pay Federal workers, and we fund food assistance for 42 million Americans. Think about that. That is 42 million Americans. That is more than twice the number of people in this country who are on ObamaCare.

Yet CHUCK SCHUMER and the Democrats are willing to deny food to hungry children who outnumber the people on ObamaCare right now by 2 to 1. That is what we are dealing with here. And not just once have they denied it; 14 times the Democrats have voted to not pay the working people and continue to vote to keep the government closed.

I know Republicans welcome a real debate about the many failures of ObamaCare because we believe Americans deserve quality, affordable healthcare, and they haven't gotten that with ObamaCare. Reforms are needed that actually lower costs to protect the taxpayers. The American people deserve a full debate about the unaffordability of ObamaCare.

Senator SCHUMER's offer does nothing to address the cost of healthcare, does nothing to lower premiums, does nothing to reassure the American people. All it does is make insurance companies richer and taxpayers poorer, and that is why it is dead on arrival.

Republicans welcome the debate about having taxpayer money go directly to the American people versus this cozy relationship that CHUCK SCHUMER wants to have with the insurance companies, moving money directly to them.

It is time to reopen the government. I yield the floor.

I suggest the absence of a quorum.

The ACTING PRESIDENT pro tempore. The clerk will call the roll.

The senior assistant legislative clerk proceeded to call the roll.

Mr. GRAHAM. Madam President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER (Ms. LUMMIS). Without objection, it is so ordered.

The Senator from South Carolina.

GOVERNMENT FUNDING

Mr. GRAHAM. Madam President, so here we are on a Saturday. It is beautiful outside.

Every day gets better for us.

If you are trying to get through the airport today, probably not true. If you are working for the government and not getting paid, not a good day for you, not a good day for us, not a good day for the country.

This is going on way too long. Too many people are being damaged for no good purpose.

We are not going to be extorted, held hostage. You are not going to terrorize the country to make us do something that makes no sense. I would like to work on healthcare, but we are not going to extend the debacle called ObamaCare.

So "every day gets better for us." You need to ask yourself in America: Is that true for you?

I don't think so.

Let me tell you who has a good day today: healthcare insurance companies.

In 2024, UnitedHealthcare made \$817 million per day under ObamaCare. So it is definitely a good day for them. Cigna, \$677 million; Anthem/Elevance, whatever they are, \$480 million; Centene, \$447 million; CVS, \$358 million; Humana, \$322 million; and Molina, \$112 million a day.

That is what healthcare companies get under ObamaCare every day. So when Senator SCHUMER says, "It gets better for us," I guarantee you, every day we keep this system in place is a great day for the healthcare insurance companies that have been making out literally like bandits under ObamaCare.

In case this job doesn't work out for any of us, do you want to go into the healthcare business? A big upgrade.

At UnitedHealth Group, the CEO made \$26.3 million; Cigna, \$23.3 million; Molina, \$21.9 million; Centene, \$20.6 million; Elevance Health/Anthem, \$20.5 million; CVS, \$17.8 million; Humana, lagging still at \$15.6 million. These people are doing very well.

The problem is health insurance companies do great every day from ObamaCare. All these healthcare CEOs are doing fantastic, but you, the consumer, not so much. You were promised, when ObamaCare passed in 2010—President Obama said: Every family in America who participates in this thing will have about a \$2,500 savings in premium reductions.

It has been like a 100-percent increase. He didn't just miss it a little bit; he missed it a lot. This thing is unsustainable.

Why do you call something the "Affordable Healthcare Act" when, every 5 minutes, you are asking me and the Presiding Officer to dump \$350 billion in it to keep it afloat?

It is not affordable. It has never been affordable. The only people winning from this are healthcare insurance company CEOs, and it needs to stop.

And why is the government shut down? The government is shut down because our friends on the other side are insisting we continue this program for another year. I am not going to continue it for another day. I am not going to pour tens of billions of dollars through ObamaCare and the healthcare insurance companies with the result being your premiums have been increased by 100 percent. We are going to stop that.

We would like to work with you to come up with a better deal. Here is the good news: It wouldn't take much to make it a better deal.

But if you are wondering what kind of deal it has been for healthcare companies: UnitedHealthcare Group, 1,177 percent increase in their stock prices since ObamaCare. Look at these numbers. I mean, 822, 414, 490, 859, 604, 595 percent increase in stock prices after the passage of ObamaCare. These are the big winners, not you.

And we are going to break this healthcare cartel. We are going to take this money that is flowing to insurance companies, and we are going to try to get it directly to you the consumer, so you can have more purchasing power and, actually, over time, create more competition and lower your healthcare prices, something ObamaCare is not doing.

And to illustrate my point, I am going from no charts to a bunch of charts. This is big change in my life.

Even I can understand that. That is like a rocket ship compared to the rest of the economy.

So what have we discovered in the last few days? We have discovered that the subsidies under ObamaCare are a windfall for insurance companies. We have discovered that every day we talk about healthcare as it is today, they are making a gob of money, hundreds of millions of dollars a day.

We have learned that these health insurance companies have had stock prices increase unlike any other sector of the economy, and it all happened after ObamaCare.

They promised you lower premiums; your premiums have doubled.

What has happened? The big winner is insurance companies, and insurance companies are doing the Democratic Party's bidding. They are signing up people for ObamaCare that haven't made a claim in 3 years.

For every person they can find, they get money. So they have got incentive just to stack this thing with people, whether it is good healthcare or not.

So what did President Trump say today? He said he recommended to all the Republicans: Stand your ground. Break this cycle. Take the money away from health insurance companies, and let's flow it to the people to give them more purchasing power and stop the money-sucking health insurance companies from taking tens of billions of dollars out of ObamaCare.

So the Affordable Care Act is not affordable. There is a better way. We are going to insist on that better way.

And to my Democratic friends, we are not going to extend this program for a year because that would be unfair to the taxpayer; that would continue a healthcare system that is out of control. It would enrich health insurance companies even more. We are not going to do that. We are going to replace this broken system with something that is actually better for the consumer to meet the goal of lowering healthcare costs.

So you have to understand terrorizing the public is not going to get us, as Republicans, to continue a very bad healthcare bill. We are not going to do it. We will talk to you, President Trump will, all of us will about how getting better value is possible, how lowering premiums is possible. But you have got to change the fundamental precept of ObamaCare, which has proven to be anything but affordable.

That is like the Inflation Reduction Act. All it did was cause inflation.

The Affordable Healthcare Act has become unaffordable. ObamaCare is growing faster than almost any other thing in healthcare because it is designed to enrich healthcare companies. The more people they sign up, the more money they get.

And it is not about quality. It is about stacking as many people as you can under the umbrella of government-run healthcare. And, apparently, it doesn't matter if the government-run healthcare is working.

It does matter to us. We would like to get a better return on investment.

So I want to congratulate President Trump. He has gotten into the game today. He has given us a pathway forward. I am going to heed his advice and counsel. I am not going to extend the unaffordable healthcare—ObamaCare healthcare—program for another year or another day.

There is a better way. President Trump talked to me this morning, and he would like to sit down and see if we can come up with a better solution. I know we can. But we are not going to do it while the government is shut down.

This is day 37, 38—whatever day it is. Every day is hundreds of millions of dollars to these insurance companies. Every day that we have shut the government down, it is families who work for the government that have no money. We are hurting our national security. We are hurting morale. It is getting dangerous to fly. So stop it. End this madness.

We tried to shut the government down to build a wall. We eventually built the wall because it is a good idea. But shutting the government down to build the wall wasn't a good idea.

So I would urge you, my Democratic colleagues: Keep working with us. Open this government. Let's find a way to provide better healthcare that doesn't enrich insurance companies.

Let's see if we can break this cycle of all the money going to insurance companies. They are getting filthy rich off this. Let's see if we can take the money and actually give it to people to buy better healthcare, to lower costs, and create competition.

Mr. President, in case you are listening out there, I think you have come up with a good idea. Count me on board.

To my colleagues on this side, this is a fight worth having.

To my Democratic colleagues, let's open up the government and act like adults and see if we can get this problem in a better spot. We will never do it with the government shut down. The only thing that is going to come from the government shutdown is misery, pain, and heartache.

I yield the floor.

The PRESIDING OFFICER. The Senator from North Dakota.

Mr. HOEVEN. Madam President, I am pleased to join my colleague from South Carolina on the floor. I really want to echo and emphasize what he is talking about, and that is that healthcare absolutely needs to be reformed. And as the Senator from South Carolina said, that is exactly what the President has said. We have got to reform healthcare because medical inflation is going up like a rocket, and it is not going to change until we reform this healthcare system.

And it starts with making sure that support goes to people so they have more control over their own healthcare. That is just common sense.

And so I agree with my colleague from South Carolina and certainly with the President's comment that that is the kind of reform that needs to be done, but it needs to be done when the government is open.

And so, again, you know, we are calling on our colleagues to join us to vote to open up government. The American people are suffering. We need to get back to work on all these issues, and that happens when they join us and vote to open up the government.

For more than a month, Democrats have refused to pass a simple, clean, nonpartisan continuing resolution—one that would simply keep government open and allow us to continue our work on all these things and on the appropriations process, regular order, moving the bills through the way we should.

And, gee, this is something that they did 13 times during the Biden administration—13 times during the Biden administration. And it wasn't just some of the Democrats that made these 13

votes. It was all of them. All of them. All of them.

And now they continue to hold government hostage, and the American people pay the price.

For more than a month, Democrats have put programs like SNAP at risk, jeopardizing support that 42 million Americans rely on to help put food on the table.

For more than a month, Democrats have refused to support women and young children who rely on WIC Programs for supplemental nutrition assistance. Emergency funding for that program is nearly exhausted.

For more than a month, Democrats have refused to provide educational opportunities to the 750,000 children who participate in the Head Start Program, many of which are in danger of closing soon or have already been shuttered.

For more than a month, Democrats have refused to pay Federal employees, including our military, our National Guard, air traffic controllers, and TSA agents—those who keep this Nation safe. These individuals are maintaining critical services for our Nation while facing major personal financial uncertainty.

The Department of Transportation has been forced to order air service reductions across the country in order to protect the safety of the traveling public, as fed-up and tired air traffic controllers continue to go without pay.

The men and women of our Armed Forces are waiting in line at food banks and struggling to pay their rent.

The American people are suffering. This shutdown is not governing. Senate Democrats need to vote with us to reopen the government so we can continue our work on full-year appropriations bills.

As I said just a minute ago, during President Biden's administration, Democrats passed the same kind of clean, short-term CR 13 times. Now they want to add extraneous policies just to keep the government funded.

The Appropriations Committee has advanced 8 of the 12 appropriations bills with strong bipartisan majorities. We have passed 3 of those bills on the Senate floor, with more than 80 votes. And we are ready to move on them today and to get back to regular order and the appropriations process, govern the right way, fund priorities, find savings to address the deficit where we can, and make sure we are doing our work on behalf of the American people.

It is long past time for Democrats to vote yes to reopen the government. It is time to resume governing on behalf of the American people. It is that simple.

I yield the floor.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Mr. SCHUMER. Madam President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

RECOGNITION OF THE MINORITY LEADER

The Democratic leader is recognized.

GOVERNMENT FUNDING

Mr. SCHUMER. Madam President, the blast radius of the Republican shutdown grows even larger. This morning, tens of millions of Americans remain in limbo as this administration continues its crusade against SNAP. The Supreme Court has allowed the administration to withhold benefits as the case makes its way through the lower courts.

For this administration to go all the way to the Supreme Court just to get out of having to pay SNAP benefits for hungry kids is pathological levels of vindictiveness.

This crisis is in the administration's hands. It is all them. Not anyone else. The minute the administration wanted to, it could find a fix for SNAP and ensure that people don't go hungry. But they are not choosing to act, in what is really a nasty act of hostage-taking against the most vulnerable people in our society.

Let me read what the Rhode Island judge said earlier this week about this case:

People have gone without for too long, not making payments to them for even another day is simply unacceptable.

Now, the administration could have said: OK. We will have to pay it. But that wasn't good enough for them. Of course not. This administration, again, is viciously cruel and will use anybody for a hostage.

But the chaos doesn't end with SNAP benefits. Thirty-nine days into the crisis, the FAA has ordered a 10-percent cut of flights at America's busiest airports, and Secretary Duffy warned it could soon reach 20 percent. As of this morning, over 1,000 flights have been canceled. Travelers are standing in line for hours just to get through security. Parents traveling to see their kids have had their plan turned upside down. People traveling for funerals, family reunions, business trips have all too often been met with chaos.

But what is happening in America's airports right now is not an accident. It is a stunt. Look at the way the order was designed. Four percent of flights canceled yesterday at 40 major airports, with plans to ramp up day to day until it hits 10 percent and maybe 20. How much more transparently political can you get? This isn't about safety; it is about politics masquerading as safety.

When air traffic controllers are working without pay, when the system is strained to its limit—the solution isn't to cancel flights; it is to pay the workers and open up the government, which the administration could do right now.

As I understand it, under previous shutdowns, airports were never shut down. But, again, the level that this administration—the level that they will go to, putting the American people

in discomfort and worse, is unprecedented.

Instead of negotiating with Democrats to lower costs, Republicans would rather let air traffic controllers go unpaid. Instead of negotiating with Democrats to reopen the government, they would rather ground flights. Instead of negotiating with Democrats to help families, they are punishing travelers. Instead of governing, Republicans are playing games with people's livelihoods.

And they have the ability to pay the air traffic controllers like they sent money, just as Trump sent money to Argentina, \$20 billion. If they wanted to find the money, they could—absolutely.

So why? Why have Republicans dragged this shutdown on for so, so long? Because they don't want to lower healthcare costs. Because they seem happy to let 24 million Americans see their premiums double on average.

Yesterday, we offered Republicans a perfectly reasonable compromise to get out of this horrible shutdown that they installed on the American people. We offered three things: We all vote to reopen the government. We all approve a one-time, temporary extension of current ACA premium tax credits. And then after we reopen, we negotiate, as the Republicans say they want, for longer term fixes to ACA affordability.

Mr. MORENO. Will the Senator yield for a question?

Mr. SCHUMER. No. Only after I finish.

I know many Republicans stormed out the gate to dismiss this offer, but that is a terrible mistake. Our offer is not a new policy. This is not negotiating in a shutdown; it is simply agreeing to maintain current funding levels. A 1-year extension is something many Republicans themselves have said they want. It is something a great many Americans support—55 percent of Trump supporters support it, after all. So it is alarming that Republicans even refuse to acknowledge we have an immediate crisis right now that needs fixing.

Listen to the arguments Republicans have been making on the floor. Just listen. Republicans are making it clear as day that they are happy to let premiums skyrocket. Behind me is the consequence.

Look at this. Across America, in States red and blue, the black areas are districts that insurance payments for people would increase 300 percent; dark blue, 200 to 300; and the list goes on and on.

Look how bad it is. Every single State is impacted—most of all, Republican States.

Look, if Republicans want to talk about long-term fixes to ACA affordability, Democrats are ready. We said so yesterday.

But in the meantime, doing nothing is derelict because people will go bankrupt. People will lose insurance. People will get sicker. And that is what will

happen if this Congress fails to act. Republicans must act.

I yield to my colleague from Ohio.

Mr. MORENO. Thank you to the Democrat leader for yielding for a question.

Have you put forward a proposal that we could read that you reference in your speech, which says a clean continuing resolution, with the extension of the ACA Biden credits?

Mr. SCHUMER. The answer is yes. As we spoke yesterday—

Mr. MORENO. So there is—

Mr. SCHUMER. I will not be interrupted.

Mr. MORENO. No, no. My question is: Is there a proposal in writing that we can read?

Mr. SCHUMER. There is a proposal that is very simple. First, you haven't put your proposed fix to the ACA—the new one, which Leader THUNE has spoken about on the floor—so we can't give you a counter in writing.

But it is very simple because we have two sentences we would add to any proposal which would extend the ACA benefits for 1 year. That is all. Plain and simple. The leader can put that in his proposal on opening up the government. It doesn't need a vote. It can't be blocked by anybody. It is the right thing to do.

Mr. MORENO. Would it still have no income caps, so people who make \$1 million, \$2, \$3 million a year—

Mr. SCHUMER. As we said, if you would have listened to my speech yesterday, once we pass the 1-year fix so people right now aren't in difficulty, we would sit and negotiate that. The leader has said he won't negotiate before. We are willing to negotiate once the credits are extended, plain and simple, and we made that in our proposal yesterday.

Mr. MORENO. So for 1 year, people making millions of dollars would still receive—

Mr. SCHUMER. No.

Mr. MORENO.—these COVID-era subsidies?

Mr. SCHUMER. The bottom line is—the Senator from Ohio ignores that 99 percent of people—you want to hurt people making \$10,000, \$50,000, \$90,000 and hold this up? We can fix what the gentleman said in a negotiation. But don't have people who are every day being hurt—hurt—by paying thousands of dollars more that they can't afford.

I know that the Senator from Ohio cares about the billionaires. We care about average working people.

I yield the floor.

The PRESIDING OFFICER. The gentleman from Ohio.

Mr. MORENO. Just to be clear, what we heard from the minority leader was the following. I want to recap for those who might have missed it. No. 1, he acknowledged that the Democrats have not put forward a written proposal that people could look at. No. 2, he acknowledged that his plan would be to allow millionaires—let me say that clearly—people making millions of dollars

would receive Biden-era COVID ObamaCare subsidies. You heard that right—no income cap.

I was going to ask him before he stormed out of the room because evidently he doesn't want to hear any opposing views or actually engage in meaningful negotiation. He would have heard me ask the next question, which is, would he continue zero-dollar premiums, which we know for a fact have enormous levels of fraud.

If he had stayed, I would have asked him a third question: Does he want these moneys to go directly to insurance companies? Let me repeat that because I don't think the American people have been told the truth here. This money does not go to people on ObamaCare; this is a check written from the Federal Government to the wealthiest insurance companies on the planet.

He wants no income caps, millionaires getting COVID subsidies. He wants zero-dollar premiums that are filled with fraud, and he wants to enrich insurance companies even more. And because he can't get that—here is the irony—there are Federal workers—military, TSA, the clerks here—that aren't receiving paychecks, that might get their health insurance canceled because we are not sending the premiums in. He is doing this to help people who have made millions of dollars already with this flawed healthcare system.

To make it worse, he admitted right here on the floor of the U.S. Senate—the minority leader admitted that he has actually not submitted a written proposal to allow the Senate to consider.

Let me just say one last thing, and I will yield my time to the Senator from Louisiana, who last night—I give enormous credit, honestly—gave a phenomenal proposal.

I love what you said, which is that instead of sending this money to insurance companies, why don't we send to the people directly? Let them be empowered to hold insurance companies accountable. Let them make the decisions.

I find it laughable that he says that I am for billionaires. I am somebody who worked my entire life in the private sector. According to financial disclosures, he has a higher net worth than I do, and he has been a politician his whole life. I don't know the math around that.

I will yield the floor to my great colleague from Louisiana, who, by the way—sadly, the cameras don't pan the room. There are no Democrats here listening to what you are about to say. You are here because you are a good man, and in your heart, you want to fix this.

They say we won't negotiate with them. They want to negotiate with President Trump, which is funny because when I look around, there are little plaques all over this floor, and there are none that say “Donald J. Trump.” This is a negotiation among

the U.S. Senate, but they are not even here. Look—gone, empty. Maybe they are at lunch with some lobbyists. Maybe insurance company lobbyists are taking them out to play golf today. I would if I were an insurance company lobbyist.

Man, you guys are making me rich—like, filthy, filthy rich.

I am going to end, I swear.

Isn't it ironic, Senator CASSIDY, that we want to give the money directly to the American people, and they want to give it right into the pockets of the people who fund their campaigns? Maybe they even own those stocks.

People out there, listen to it, and think about.

I yield the floor.

The PRESIDING OFFICER. The Senator from Louisiana.

HEALTHCARE

Mr. CASSIDY. I think Senator MORENO and, frankly, Senator SCHUMER are reflecting the frustration the American people have.

I want to give a speech which is substantially the same as what I gave last night, and I will give it again later today. It is like TV advertising. I need people to actually listen to what I am saying as opposed to immediately presuming they know what I am going to say, and we end up in the same dagdum situation we have been in for 39 days.

We need to open the government, so if we need to talk about healthcare to open the government, let's talk about healthcare.

Again, I worked for 20 years in a public hospital for the uninsured and the poorly insured. I know the consequences of this inflation that we have been having when it comes to health insurance. I know the impact it is having upon people as to whether or not—“My gosh, can I even afford to keep it?”

So Congress, Senate, let's find a solution, but to find a solution, we have to put down the way we have always thought, the way that—“Oh my gosh, we are going to oppose it if the other side proposes it just because the other side proposes.” We have to actually move beyond the entrenched way of thinking and be creative.

May I point out an irony here? Senator MORENO talked about irony. Right now—right now—Republicans are trying to return to the original ACA model in which money went straight to the patient but not to the insurance company. At some point, it wasn't funded, so the first Trump administration allowed a workaround, and that workaround has led to these high premiums.

Democrats are going to the mattress to defend a workaround from the first Trump administration that was trying to make up for a portion of the Affordable Care Act that could not be implemented. They should be saying: Let's go back to the model of how the Affordable Care Act was supposed to be implemented.

Instead, they are defending Trump 1 policies. I don't even know if they

know that. But it is their “My gosh, I have to oppose just to oppose” that is going to defeat us getting out of this lockdown.

Let’s just talk about the enhanced premium tax credit, again, a program that sends billions—this coming year, \$26 billion will go to insurers if all we do is a straight-out reauthorization. But that actually doesn’t make healthcare less affordable; in fact, even for health insurance, it can make the policies more expensive for many of those who are in the individual market.

Let me make it clear now. Let me show this chart as to the impact this is having upon health insurers.

This is major health insurance company stock performance after the passage of ObamaCare, from March 2010 to November 2025. For UnitedHealth Group, they are up almost 1,200 percent; for Cigna, 800 percent. And you can go down the line.

I am not bashing insurance companies. We need them. But do we really need to send \$26 billion more this year when we can send it straight to the patient?

By the way, we are not talking about doing away with every part of the health insurance program—just that portion currently being funded by the enhanced premium tax credits.

When Senator MORENO talks about these dollars going to insurance companies, we can see the impact of that on their stock price. They are doing great.

Let’s maybe do something different. Instead of worrying about the pocketbook of the insurance company, let’s worry about the pocketbook of our fellow American who is paying these higher costs. Instead of paying an insurance company to manage the care, my proposal is to have a prefunded Federal flexible spending account.

Before I go into that detail, let’s talk about the problems with the enhanced premium tax credits.

By the way, this is BILL CASSIDY talking. This is not the chairman of the HELP Committee. This is not the Trump administration. This is not the leader of the Senate. This is my proposal, and I don’t attribute it to anybody—although I will note the President apparently is in support of it.

Right now, I am speaking to my colleagues, and I am speaking to Americans who might be watching.

The problems under the enhanced premium tax credit—if your insurance premium goes up, Washington just pays more. There is absolutely no incentive for the insurers to hold down costs because the more it costs, the more they get. Think about that. The higher the healthcare costs, the more the insurance company gets. They are not evil, but I will say there is a clear motivation here. If you are a profit-making company and you can be insensitive to how much that cost is increasing, you are going to be insensitive.

We need to have an incentive to bring the cost down, we need to have trans-

parency as to what things actually cost, and we need to reward families who actually try to save.

I liken this to, if you have a broken bone and you put a bandage on it, it doesn’t heal the fracture; it just hides the broken bone. Let’s fix the broken bone.

We actually need to help the patient, the family, be incentivized to shop for that lower cost and incentivize the companies to lower the cost.

The enhanced premium tax credit doesn’t empower patients; it enriches insurance companies.

I will note that since this ObamaCare passed, insurance companies have done very well, but the patient’s healthcare has become more expensive, and it is now out of reach for many families.

I got a tweet last night from one of my Democratic colleagues. “No, we have to defend status quo.” I am thinking—and this person is a vociferous critic of insurance companies—I am thinking: Will you just listen? As opposed to just reject, listen.

We don’t want this \$26 billion going to insurance companies, where 20 percent of it is taken for administrative overhead and profit; we want it to go to the families, where 100 percent is paid for healthcare—and not in some way which puts them at a disadvantage but in a way that puts them at an advantage.

As opposed to discussing this over Twitter, let’s actually meet face to face and see if you can be persuaded that this is a better way to go.

So what can we do to break the model and do something different? Imagine a different type of health—not an insurance subsidy but a health account that you, our fellow Americans, control.

Right now, where does the healthcare dollar go? In the enhanced premium tax credit, it goes to the insurance company. Twenty percent is going to administrative overhead—that should read 80 percent—and 80 percent is going to pay for payment of care. So 20 percent for administrative overhead—you lose that—80 percent to take care of payments.

Here, we take that portion of the current payment the Federal Government is making that goes to enhanced premium tax credits, and we put it in a prefunded, flexible savings account, and the patient has an account. My wife and I have one of these. It works pretty well. One hundred percent of the money goes to pay for healthcare. It can pay for the physician, the medicine. It can pay for dentistry and orthodontia—all of that. So in all of this, you have a 20-percent plus-up in the amount available to actually pay for healthcare.

Every eligible American citizen on the exchange would get this federally prefunded—I keep stressing the prefunded. In the health savings account my wife and I have—we are on an ObamaCare exchange—we actually take a portion of our income and we

designate it to go into the flexible spending account. But here, we would take a value equal to the amount the person would have otherwise received from the enhanced premium tax credit, and we put it in the flexible spending account, and it pays for the real-world expenses I just mentioned. It pays for dental care. It pays for eyeglasses. Keep in mind, many insurance companies on the exchanges don’t pay for dental care, and they don’t pay for eyeglasses. It is something extra that you have to purchase. In this case, the flexible spending account would allow that to be done for prescription drugs, your routine medical services, and preventive care. It does not go for premiums, though. It goes to the patient. The patient then uses it as she understands it helps her family’s budget the most.

By the way, let me just give a shout-out to the President. He recognizes we have a problem. He knows the insurance market is broken. He put out a tweet last night favoring this approach. You can’t read this because it is too much language, but you will see it is from Donald J. Trump, and the bottom line is he wants the money to go to the patients and not to insurance companies.

The response to that from one of my Democratic colleagues was: Oh, oh, oh. We are taking money from insurance companies.

No, we are taking that portion that would be part of the enhanced premium tax credit, and we are putting it in a prefunded flexible spending account.

If people would just listen as opposed to automatically rejecting and if people would realize that Democrats are defending a Republican workaround to something that ObamaCare tried to do, but they wrote the language poorly so it couldn’t be implemented, maybe they would stop and reconsider: Why am I part of this totally ironic situation, where Democrats are fighting to the death keeping the government closed for almost 40 days because we want to defend Trump 1 administration policies?

The irony here is incredible.

So the President is posting that we need to redirect these enhanced premium tax credit subsidy amounts to Americans so that they can get their own healthcare. I agree with the President. We need to give the money to the patients and bypass the insurance companies for this portion of what they would otherwise receive.

I have also been told “it sounds great, Bill, but it sounds complicated.” There are 72 percent of Americans who are working for a government entity—the Federal Government, the State, and local—who have access to a flexible spending account, and 47 percent of those are in the commercial market. Hundreds of millions of Americans have access to these accounts.

My wife and I have had an account for several years. This is not complicated. My wife and I are on the

Small Business ObamaCare exchange. It is not offered on the individual exchange, but it is offered on the Small Business exchange. It is the one Congress is on.

The point is that we are already doing this. You say it is complicated. Yet we are already doing it. So I am not quite sure where the complication comes in. It is like saying it is complicated to play a football game, but we have been playing football games every Friday, Saturday, and Sunday. No, it is not complicated. We know the rules of the game. The players know who they are. They go out and play, and we have a score.

By the way, if there were going to be some bureaucratic obstacle to getting some rule changed in order to make sure we can take it from one exchange to the other, even the people who hate President Donald J. Trump will admit that guy can get the bureaucracy to do things. If there is anybody in Washington, DC, who can get something done when a bureaucrat says it can't be, it is Donald J. Trump. So you may not like the guy, but at this point, his strength is our strength, so let's use his strength to solve this problem if we can just get beyond an outright rejection because the President might like it too. I have one example, and I will hold that example just for the sake of time.

Let me make clear the differences between the enhanced premium tax credits and a federally funded, prefunded flexible spending account. Again, this is only the portion benefiting the patient that currently goes to the enhanced premium tax credit, which will be \$26 billion this coming year.

Who gets the money from the enhanced premium tax credit? Insurance companies.

Under a prefunded flexible savings account? Patients and families.

What can it be used for? Insurance premiums.

For patients? Real care—doctors' visits, dentists' visits, glasses, prescriptions—boom—real care.

Who makes the decision, the insurance company? No. In the prefunded FSA, it is the patient making the decision.

Does it lower costs? No. Demonstrably, this enhanced premium tax credit has contributed to higher premium costs.

Here, the patient is empowered to shop. "If I can get my medical service—my mammogram, my MRI—cheaper here than there, I am motivated to do that because it leaves more money in my pocket." That is called patient empowerment. Give the patient the power, dadgummit.

By the way, if it turns out you can save money by paying cash instead of the negotiated rate from the insurance company, pay cash, as that begins to lower it. You would at least get the negotiated price, but now you also have the option of paying cash. Believe it or not, it is oftentimes cheaper to pay

cash than to pay the negotiated price from the insurance company. So you save money, and the taxpayers prefunding your account also save money. That is the essence of giving a patient the power. She picks the best deal just like she would for groceries, for a car, or for a house.

Now, how does this empower consumers?

The prefunded flexible spending account doesn't treat someone as a dependent of the Federal Government like the enhanced premium tax credit does. It treats them like a capable consumer who knows what is best for their family: where to go for the dental work, where to go for their pharmacy, and how much to pay in a negotiated rate from the insurance company or, if you can find it, in a cheaper cash price. Instead of Washington paying the insurance company to manage your day-to-day care, you manage it; the patient manages it; the mama manages it with fairness, transparency, and flexibility.

By the way, some say: Well, won't this cost more? It will cost about the same as the enhanced premium tax credit, which should be—and is—something to appeal to my Democratic colleagues. By and large, we would take the same money going for the enhanced premium tax credit, and we would put it into these prefunded flexible savings accounts. That would cut out the fraud; you would save some money there and some little bit and little bit. In the second year, I think we would save money. I would like to do this for 2 years—but this is up for talking—because people are going to start purchasing more wisely, and other reforms will kick in.

The point being, my Democratic colleagues, it will cost about the same as far as I am concerned. The difference is, instead of 20 percent going to an insurance company's profit and administrative overhead, 100 percent is going for real care. So this isn't just fiscally responsible; it is common sense.

Now, as I conclude, let me once more point out the irony. The irony is, with the enhanced premium tax credits, you can draw a straight line back to the higher premium cost associated with the Trump 1 administration trying to find a workaround for a poorly drafted Affordable Care Act, and since then, premiums have gone up. What my Democratic colleagues are fighting for to the death is to continue a direct result of that Trump 1 policy. We could say there is some irony that Republicans are saying: Let's go back to an original structure because it gave more money to the patient. I would like to say that is something that, as a Republican, I was always for. But I would say that, currently, the Democratic position is entrenched—not all—but entrenched. If a Republican proposes it, if Donald Trump tweets in favor of it, we have to reject it.

All I am asking is to stop being a Democrat for just a second and be an American. Be an American who hasn't

been paid for 40 days. Be an American who is paying too much for her health insurance and too much for her healthcare. Stop being a partisan, and start being an American.

I am ready to talk. Again, it is BILL CASSIDY. It is not Trump. It is not THUNE. It is not anybody else. But only when we begin to communicate are we going to find a solution that works for us all. Let's stop writing blank checks to insurance companies. Let's invest in the patients.

I will finish by saying this: We have got to open the government. We have got to open the government. Now, once we do that, we will have the people back who can finish drafting this, but we have to be willing to take a risk. We have to get out of our entrenched positions. By the way, I am going to get criticized for this, but we have got to take a risk. If we take that risk—if we are brave enough to do something different—then we are going to solve this problem. I am a doctor, but most importantly, I am a doctor who is an American, who wants our country to be served by a Congress which is less concerned about partisan bickering than about the people back home.

With that, I yield the floor.

Mr. MORENO. Will the Senator from Louisiana answer some very quick questions?

Mr. CASSIDY. I will. Yes, sir.

Mr. MORENO. The first question I have for you, Senator, is, How many Democrat colleagues are in the Chamber today, right now?

Mr. CASSIDY. Unfortunately, none.

Mr. MORENO. So zero. Not one single Democrat is in the Chamber listening, debating, having a dialogue with you.

Question No. 2: If you are a union worker in my State of Ohio, do these Biden, ObamaCare, COVID-era subsidies lower their health costs?

Mr. CASSIDY. Absolutely not.

Mr. MORENO. If you are somebody on Medicare, no matter where you are in America, do these COVID-era, Biden, ObamaCare subsidies lower your deductibles?

Mr. CASSIDY. Absolutely not.

Mr. MORENO. If you get private insurance from a small business like the one I used to own, do these Biden-era COVID subsidies lower your healthcare costs?

Mr. CASSIDY. It does nothing to benefit those people you are describing.

Mr. MORENO. If you are, unfortunately, somebody who is having a tough time and you are on Medicaid and you are disabled or have children, do these Biden-era COVID subsidies lower your deductibles or your out-of-pocket costs?

Mr. CASSIDY. No.

Mr. MORENO. So none of the people I just mentioned—not union workers, not people on Medicare, not people on Medicaid, not people on private insurance, not unions that have negotiated incredible rates—none of them will see lower healthcare costs; am I accurate on that?

Mr. CASSIDY. You are absolutely accurate.

Mr. MORENO. Who stands to gain by the Federal Government writing a check for \$26 billion to do what the Democrats want in order to open the people's government?

Mr. CASSIDY. Well, insurance companies most directly, and there will be lower premiums.

Mr. MORENO. But just to be clear, the money goes directly to the insurance company, correct?

Mr. CASSIDY. Correct.

Mr. MORENO. It doesn't go to the pocket of the consumer.

For example, if I want to go find a doctor who is going to offer treatment for less money because my deductible is too high, this doesn't help me because I am not getting the money. It is going to go to the insurance company, correct?

Mr. CASSIDY. Correct.

Mr. MORENO. Senator, you are so smart on this topic. You are the chairman of the Health, Education, Labor, and Pensions Committee; is that true?

Mr. CASSIDY. Correct.

Mr. MORENO. Who was the previous chairman?

Mr. CASSIDY. BERNIE SANDERS.

Mr. MORENO. BERNIE SANDERS.

BERNIE SANDERS was the chairman when again—just to be clear?

Mr. CASSIDY. In the last Congress, a year ago.

Mr. MORENO. Which would have been through 2024?

Mr. CASSIDY. Yes, for 2 years.

Mr. MORENO. And the Biden-era ObamaCare subsidies were made, extended, in 2022: is that correct?

Mr. CASSIDY. Correct. I think that is right.

Mr. MORENO. To expire in 2025?

Mr. CASSIDY. To expire in 2025.

Mr. MORENO. So who voted for the expiration date of 2025?

Mr. CASSIDY. None of the Republicans. Rather, Democrats.

Mr. MORENO. So, just to be clear, the Democrats voted to have these subsidies expire this year, correct?

Mr. CASSIDY. Correct.

Mr. MORENO. To your knowledge, was there a hearing last year, in 2024, in which the Democrats got together and said: "Whoa, of these Biden-era COVID ObamaCare subsidies, we set them to expire in 2025. We should really make them permanent or extend them"? Was there a single hearing in your committee about that topic?

Mr. CASSIDY. There was none.

Mr. MORENO. Wait. I am confused.

They set the expiration date of 2025, and then they didn't have one hearing to say: "My God."

Now, how about in December of 2024? They knew they had lost the election. Did they have an emergency meeting in December of 2024 and say: "These Biden-era COVID ObamaCare subsidies are going to expire. We don't know if the Republicans are going to extend them. We need to do that"? Did they add it to the continuing resolution

then that funded the government in December when they had total control of this Chamber? Did they do it then?

Mr. CASSIDY. They did not.

Mr. MORENO. So this is a political stunt, and the American people need to see it for what it is.

In my career, I have negotiated my whole life. Negotiation is about leverage.

Would you agree?

Mr. CASSIDY. Yes.

Mr. MORENO. What leverage are the Democrats using in this negotiation?

Mr. CASSIDY. Unfortunately, shutting down the government.

Mr. MORENO. What does that mean, "shutting down the government"? Who is the leverage? Is it the air traffic controllers who aren't getting paid or the Capitol Police who aren't getting paid?

Yesterday, we tried to fund Federal workers who are forced to work; is that true?

Mr. CASSIDY. Correct.

Mr. MORENO. The Democrats voted that down; is that correct?

Mr. CASSIDY. Correct.

Mr. MORENO. Would you have a hard time walking into this building, Senator, and seeing those Capitol Police officers out there and your staff and knowing that you voted not to pay them?

Mr. CASSIDY. I cannot imagine feeling good about that.

Mr. MORENO. Knowing that you walk by TSA to go to your lobbyist retreat in the Napa Valley, and you know that you are responsible for their not getting paid and that they are your leverage and SNAP recipients and Head Start recipients?

They are using the American people's suffering as political leverage. That is how far gone the Democrat Party is.

What you are offering would hurt insurance companies' pocketbooks; would it not?

Mr. CASSIDY. Insurance companies would do pretty well, no matter what.

Mr. MORENO. But this would hurt their pocketbooks?

Mr. CASSIDY. It would take \$26 billion that would go to an insurance company, and, instead, it gives it to a family for the—I always use the feminine. Women make all of the decisions in healthcare. It would give her the ability to make the best decision for real care for her family, finding the best care for her dollar. A hundred percent of it would go to her, to all of those, and they would make a better decision.

Mr. MORENO. Two final questions, then I will yield the floor. Our great Senator from West Virginia needs to speak.

Twenty-six billion dollars—\$26 billion—a number that most Americans can't even conceive of. The government is staying closed because Democrats want to give \$26 billion more to insurance companies, and you are proposing to give that to the American people instead. Is that accurate?

Mr. CASSIDY. Absolutely.

Mr. MORENO. Last question: The COVID-era Biden subsidies were set to expire in 2025, by Democrats. Did you know that when they had power, they set the EV—electric vehicle—subsidies to expire in 2032?

Mr. CASSIDY. Wait. Wait. Just to understand, the EV subsidies did not expire until 2032, but this subsidy for people's health insurance expires this year?

Mr. MORENO. Correct. And they were \$7,500. You could lease a Rolls-Royce, a Mercedes, a Lamborghini, and if you did that, the government would give you \$7,500. I want the American people to think about that when they understand how far gone the Democrat party has gone.

Thank you for your presentation.

Mr. CASSIDY. I yield.

The PRESIDING OFFICER (Ms. LUMMIS). The Senator from West Virginia.

Mrs. CAPITO. Madam President, while we are getting set up here, I want to thank my fellow Senator from Louisiana, who just spoke about an issue, the health savings accounts and the flexible spending accounts.

Do you know what always gets me about the pushback on something like this, when people are going to be able to make their own decisions and have the money go to them rather than an insurance company? For some reason, the other side always underestimates the real intellect and the real thoughtful decision making that go on in families every single day, no matter what your socioeconomic status is or how much money you make. They always underestimate the voter, and they underestimate the ability of a family to make a decision about their own healthcare when they do that.

So I congratulate him for his thoughtfulness always and, really, common sense and, really, the simplicity of what he is really saying.

If anybody has been outside today—and I know many of you are here working, unfortunately—it is an absolutely gorgeous day, a great day for football, with beautiful sun, not too hot, not too cold—a gorgeous day.

But for a lot of people, it is not a good day. A lot of people around this country are wondering when they are going to get back to work, when they are going to get paid, how they are going to feed their families—is their trip going to be canceled? All of this has been put onto the American people.

And here we are again, day 39 of the Schumer shutdown. And what is there to show for it? Well, nothing, except a lot of pain on a beautiful day.

The chart here, which I am going to put up here myself, is something that I think really hasn't been talked about enough, but it is really something we need to focus on because it shows the fairness of what is going on today.

Thirteen times during the Biden-era Presidency, we passed this exact same bill, extending the government. Some of this, the "VV," is by voice votes. I voted for every single one of these, and so did many of my colleagues, 13 times.

So I think you have to look at the contrast—we have well exceeded this 14 times and probably will again—where we are getting total obstruction from the other side.

Families are anxious about their paychecks. Federal workers are not sure when they are going to go back. Capitol Police, folks here, many of the folks in and around the DC area, and many West Virginians, because we have a lot of Federal employees, don't know where their next paycheck is coming from.

I am really concerned about our SNAP recipients, about whether they will be able to put food on the table.

We have travelers stranded in airports all over the country, and our air traffic controllers, many of them, are pushed to the brink. They are not getting paid. They have got a lot of anxiety about that because they have so many obligations. Like many families, they can't meet the obligations.

Veterans are facing delays as well.

Do you know what? The American people do not deserve this. They deserve a beautiful day in the fall, watching their favorite football team—if that is what they want to do—watching their grandchildren play soccer, and not have all of this put on top of them.

So instead of ending the shutdown, the Democrats have come forward with their so-called offer, which is a 1-year extension of the ObamaCare act subsidies.

Let me make clear, as my colleagues have: This offer is just absurd. We have been doing this for 39 days. The government has been closed for 39 days, and yet this offer is supposed to be the bridge to the end? To me, that is just incredible.

The plan is to give a \$26 billion hand-out to the insurance companies.

Here is my second chart, which shows the revenues per day—per day—of insurance companies that provide health insurance benefits through the exchange. I mean, it is not millions; it is hundreds of millions. Yet the Democrats want to hand over another \$26 billion.

So who does it benefit? It benefits the wealthy. There are no fraud protections. It does nothing—absolutely nothing—to lower the cost of healthcare. Dr. CASSIDY made a compelling argument about that, just previously.

So while Americans are feeling the consequences of this shutdown, our colleagues' answer is to shovel \$26 billion to the insurance companies. That is not compassion. That is fiscal insanity.

I had a conversation with one of my Democrat colleagues last night. They said: Well, you know, the insurance companies are saying that it is too late now for them to redo their insurance estimations because of what is going on or to make any adjustments—say, if you want to bring the income down or you want to do no zero-cost plans, it is too late.

I am sitting there thinking, maybe that was the plan all along: Let's close

the government for 39 days because now it is too late to make any adjustments. Thirty-nine days ago, with the government open, we could have been negotiating all of this.

Our leader has sat there in the well every single day and offered to negotiate. The President has offered to negotiate. Many of us have, including me. Dr. MARSHALL here—Senator MARSHALL—has a plan that he has had in front of all of us. Yet we are now 39 days in.

So, maybe, that is the plan. Maybe that is the plan: Let's hold out for 39 days so the insurance companies can get their \$39 billion.

Let's not forget where these subsidies are from. They are out of the COVID era, from the healthcare that they created and proudly called ObamaCare, which none of us voted for.

These bonuses were never meant to be permanent—never—or they could have attempted to make them permanent themselves. So they set them to expire this year. The irony that they want to have them expire next year, right before an election, is not lost, I don't believe, on any of us.

So instead of doing their job and simply reopening the government—this is not a hard exercise here. This is: Open the government.

They want to make these temporary giveaways permanent. They want to double down on the failures of ObamaCare. We are not even talking about the cost of healthcare, hardly. That whole argument is getting lost in this—a system that they have admitted on this floor has not been working, and it is irrational.

So these so-called premium subsidies, they don't lower the cost of healthcare. They simply shift the cost onto the taxpayer.

Under the proposal, wealthy families—people making hundreds of thousands of dollars—would now qualify for taxpayer-funded healthcare.

How many times have I sat on this floor and heard the argument from the other side that all we hear about are millionaires and billionaires, eliminating taxes for them, when they themselves are putting \$26 billion into the hands of very wealthy companies but, also, individuals are able to take advantage of these.

How is that fair to a coal miner in Logan County or a nurse in Mon County or a teacher in Wheeling? It just plain is not. These West Virginians work hard every day. They pay their taxes. They expect government to live within its means—well, not to say, they expect government to be open; isn't that kind of a given here, government to be open?—and not to hand out big bonuses to big insurers or the wealthy.

Meanwhile, because of this shutdown, real people are paying the price. In my State of West Virginia, not just thousands of families and of people, hundreds of thousands of people have lost their SNAP benefits, which they rely on every month.

When I think about that, what do I think about? I think about the young mother who is maybe a single mother with two kids who is working hard every day but can't get insurance through her employer. She is working hard every day. She has got to be frantic, so concerned about how she is going to care for her kids. That is just an excruciating thought for any mother to have to have. Our seniors have the same thoughts.

But these benefits are a risk because the Democrats won't do something simple like open the government.

Our Federal employees, our park rangers, our mine safety inspectors—my mine safety inspectors—I have got a lot of coal mines. Mine safety inspectors are very thin right now, not doing a lot of their work. People who keep our communities safe, they are forced to wait, to wonder, and to worry. And it is a worry.

We are leading up to Thanksgiving. People make plans in advance. They don't buy their ticket the day before they fly. They make plans in advance.

In our family, our kids are married. So one year we get Thanksgiving, and one year we get Christmas. So we are making a plan a year in advance for when we are all going to get together and be able to share fun times with our families. But now we have got long lines. We have got canceled flights and growing frustration.

All this chaos and uncertainty are so avoidable. I mean, 39 days is shameful.

Senate Republicans have made clear that we are ready to negotiate. I have mentioned that. The leader, many of us here, including myself, the President himself—we are ready to debate. We are ready to get into this. But we are not going to negotiate until the government is open. That is such a reasonable proposition, and they will not take yes for an answer.

I thought it ironic that the Democrat leader used Senator THUNE's words. Senator THUNE, every time he talks, he says: Take yes for an answer.

And he tried to turn it on him. I am turning it back to him: You guys take yes for an answer and see where we are.

I have talked a lot about the financial cost that this shutdown has brought forth on the American people. But there is a not-so-hidden cost here, one that is harder to measure, and that is the uncertainty and the anxiety that this is bringing to families and businesses across the country, not to even mention what the international thought must be: What is wrong with these people that they won't open the government? This has got to be what the international community is thinking every day.

The worry about when your next paycheck will come—when will you be able to go back to work? When will things get back to normal? When can I sit in the stands at my home football game and actually not have all these burdens on my mind?

These costs can't quite be measured, but they are very, very real. So I have

a hard time believing that my colleagues on the other side have truly grasped this impact.

I don't know who they are talking to, but we are getting phone calls, having personal conversations all day long, talking about the cost of this shutdown. If they did grasp it, they wouldn't have dragged this out for 39 days.

I have heard the news reports that some of them are feeling emboldened because of an election on Tuesday. So, really? We are going to hold that young mother who has those two kids—we are going to hold her hostage on whether she can feed her family because we have a political advantage? That is just a shameful thought, in my opinion, but, apparently, by their own words, it is real.

Do you know what? There is no political advantage to a shutdown. I have been through so many of them. I have voted many times to reopen the government. There is no political advantage to having our government shut.

I am also a member of the Appropriations Committee. I have to say, after many years of stagnancy, we have passed bills out of the committee, including my bill to fund the Departments of Health, Education, and Labor. It is historically a very challenging bill to pass, but we passed it out of committee with bipartisan support. It is waiting here to be brought up to the floor.

We passed three bipartisan bills through the full Senate, and, hopefully, we will be able to vote on those shortly. Leader THUNE has fulfilled a commitment to bring these bills to the floor, with more to come, because—do you know what?—that is what legislating is all about. That is what legislators do.

So one of the great frustrations to me in this whole process is that the Members who supported these bills in committee and on the Senate floor now won't allow us to move forward on these bills.

So, today, I urge my Democratic colleagues: Stop with the gimmicks. Stop with the political advantage and the political theater. Stop holding the government and the American people hostage to a partisan wish list.

West Virginians don't want political games. They want their government opened. They want their benefits secure. They want their leaders focused on results.

Let's reopen the government. Let's restore certainty and sanity. And then let's do the hard work of reforming our healthcare system in a way that lowers costs and empowers patients and families.

We could have been doing this for 39 days, by the way, but we can't until the government reopens. That is what leadership looks like. That is what government looks like—and governing—and that is what the American people deserve.

I yield the floor.

The PRESIDING OFFICER (Mr. CASIDY). The Senator from Kansas.

Mr. MARSHALL. Mr. President, I don't have to tell anybody in this room that this is day 39 of a Democrat shutdown—day 39.

A real common question I get is: Who is winning? Are the Republicans winning? Are the Democrats winning?

I will tell the Presiding Officer: No one wins when there is a government shutdown—especially when it goes on this long—and it is certainly not the American people.

My heart goes out with empathy to those folks who have not received a paycheck since October 1—hard-working Americans. I especially feel for our TSA workers, our air traffic control workers, all those people who are out there keeping us safe, our Capitol Police. All those folks who are involved in the day-to-day safety of Americans, thank you for continuing to work without being paid.

It is interesting to me to understand why the Democrats have shut the government down. And you can blame whomever you want to, but I think it is an 80–20 issue that Americans don't think it is right to shut down the government, holding everybody hostage over these Biden ObamaCare bonuses. So \$35 billion a year, that is what they are holding the government up over—\$35 billion a year—these enhanced Biden ObamaCare bonuses.

That is one-half of 1 percent of the Federal budget that we are keeping everything else under wraps for—\$35 billion that is being given, by the way, to insurance companies—another subsidy to insurance companies.

Overall, ObamaCare actually costs the Federal Government closer to \$150 billion a year. That is right. We are spending about \$150 billion of your taxpayer dollars supplementing other people's healthcare.

It was interesting. When they sold this to the American people, they said it would cost \$40 billion or \$50 billion. But we are already triple that, and that is what the American taxpayers are paying. That is \$400 million a day. That is right. We are giving insurance companies \$400 million a day of stipends from the ACA, from ObamaCare—taxpayer money, \$40 million a day.

If you look at this ObamaCare overall, by the way, there is about \$25 billion of fraud. And we are going to get into that in a second. And, again, there is \$35 billion of these Biden ObamaCare bonuses, and, overall, it is a \$150-billion-a-year project.

These dollars are funneled straight into the coffers of big insurance cartels through ObamaCare subsidies. All the while, they deny claims. Think about what insurance companies are doing today. Through prior authorization and other issues, they are able to deny claims, to jack up costs for everyday families, sending many into bankruptcy. All the while, they are boosting their profits, driving up their stock values.

Now, what do you mean “driving up stock values”? You know, there is driving up stocks, and there is driving up stocks. I think, when you take a look at this one chart here—and I believe that President Trump put this on Truth Social today, as well. United—this is since ObamaCare was enacted. UnitedHealthcare Group is now up almost 1,200 percent. This is their stock price. CIGNA is at 800 percent. I know you are feeling sorry for Humana at only 500 percent. Molina here is at 859 percent as well.

So, certainly, we understand that these insurance companies have profited from these direct subsidies from ObamaCare going into their bank accounts. But what is important is these subsidies aren't really helping the little guy. It is corporate welfare on steroids that boosts the profits of giants like UnitedHealthcare, which pocketed over \$14 billion in earnings last year alone, laughing all the way to the bank on the backs of struggling taxpayers—\$14 billion in earnings. Don't feel sorry for them that they are not going to get this \$35-billion-a-year subsidy.

The big winner of ObamaCare has always been and will always be large health insurance companies, they and the lobbyists who helped write ObamaCare.

I want to remind everyone, though, that the ACA ended up being not so affordable as well. Premiums are up over 200 percent and sometimes 400 percent since its conception, and we are expecting another spike of 25 percent increase in premiums. Regardless of what Congress does or doesn't do with ObamaCare, the premiums are going to go up 25 percent. And for the most part, the government stands to pay for that entire increase.

The way ObamaCare is set up, you pay a percentage of your income. So if the insurance rates—if the premiums go up 10 percent, 20 percent, 100 percent, the government is going to subsidize and take care of all that increase. That is one reason why the insurance companies wrote ObamaCare this way. There is basically no recourse. They know, whatever they make the premium, the government is going to pay it. That is why it is not working.

And what else? ObamaCare, like Medicaid, is not meaningful healthcare. With an average deductible of \$5,000, that is not meaningful access to healthcare. ObamaCare is an abstract failure. It is expensive. It doesn't work. It doesn't give you access.

I think everything I have said so far is undeniable. It is inarguable. It is factual. But I want to turn now to think about goals—goals that Republicans, Democrats, and Americans would have when it comes to healthcare. Republicans want every American to have meaningful, affordable access to healthcare. And a \$5,000 deductible for people at 200 or 300 percent of the poverty level, frankly, does not give you meaningful access to healthcare.

I want to turn to talk about fraud just a little bit more. Get this: 35 to 40 percent of ObamaCare recipients that are enrolled in ObamaCare never file a claim.

Let me say that again. There are 24 million people on ObamaCare, and 35, 40 percent of those people never file a claim. These are ghost people. They don't even know they are on ObamaCare. They have been falsely enrolled in ObamaCare.

Some people would say: Oh, but there are always some people that don't file a claim. It is usually more like 10 percent. More like 10 percent of people in a pool of insurance products are not filing a claim. In this case, it is 35 to 40 percent.

And, overall, I think we could say that this group of people on ObamaCare is a high-risk group. Big cities like Chicago will push people who took early retirement and push them onto ObamaCare. These are typically sick people who have been pushed off other plans and they went toward ObamaCare.

Trust me, I am going to address that. That is why we need a high-risk pool that would address those types of folks as well. But the point here is that some 10 million people on ObamaCare are not using it, but the insurance companies are getting the entire premium paid by the Federal Government. So 10 million people, a premium every month—it is like a slot machine going to big insurance companies.

So what is the solution? Instead of giving money to insurance companies, let's give it to the American people. Let me say that again. Instead of giving money to the insurance companies, let's give it to hard-working Americans—what a novel idea. Let's turn patients into consumers once again by funding some type of an HSA or a flexible spending account. Call it what you want to. But instead of giving the insurance companies dollars—these premium dollars—let's give that money to hard-working Americans.

I did miss one point I wanted to make when it comes to fraud. In addition, to address those people that are ghosts, there are ways to fix that—real simple ones. No. 1 is to have some type of meaningful ID. Right now, basically, you could give an insurance peddler out there just your name and your birth date, and they can enroll you.

They need to go through the same type of regimen that it would take, say, to enroll for Medicare. There are biometrics that we can use as well.

But, in addition to that, all we would have to do is have a monthly payment. And I understand; it doesn't have to be a lot. You are at 150 percent of poverty level; you don't have a lot of money. But if there is a \$10 or a \$20 payment coming out of your Apple Pay card once a month, you would see that every month. And if you didn't know you were enrolled in something, it would force you to call this company and say: Hey, I didn't sign up for this.

And we need the highest enforcement levels when people are defrauding the Federal Government like this as well.

Let me return now to our flexible spending accounts, our HSAs. Right now, there is about \$12 billion every year we are spending on cost-share reductions—CSRs, as they are called up here. So we are spending about \$12 billion a year on these cost-sharing reductions. In addition to that, there is another \$35 billion we have been spending on these ObamaCare enhanced bonuses, if you will.

So our belief is that we take both of those fundings—the \$12 billion and the \$35 billion—and put it on an HSA card, no different than we do with food stamps or all the other Federal programs, and use that money, then, for your out-of-pocket expenses. You couldn't use it on premiums. That would not make any sense. You would use it for your out-of-pockets, your deductibles, your copays, and that would allow you to purchase—to start driving insurance premiums down by picking a product that you know that you have some money in your own bank account, so to speak, to take care of those out-of-pocket expenses.

So, eventually, as this group of people become consumers again and they become better consumers out there, comparing the price of one hospital to another or a surgery center to a hospital or a doctor's office versus another's doctor's office—making those choices themselves—they are going to drive the cost of healthcare down.

And I wanted to remind everybody that we wouldn't touch the original subsidies. So the original ACA subsidies—again, this is pre-Joe Biden—those would remain in place. So don't feel sorry. The insurance companies are still going to get \$100 billion a year of these subsidies from the original ACA plan. We are just taking these new enhanced subsidies—this Biden bonus money and the CSR money—and putting those into some type of HSA account.

There are lots of other things we could do, as well, to help drive the true cost of healthcare down. We have talked a lot about a pricetags bill, letting patients become consumers and letting them shop—so forcing hospitals and surgery centers and imaging centers and all other healthcare providers to provide a pricetag along with some type of quality outcomes as well.

We need to end silver loading. We need to expand options. I hope that we could let people choose association healthcare plans or ministry plans as well. There are many, many things we could do to impact the cost of prescription drugs for this group of people as well.

I will start winding it down here and just say, you know, enough with the lies about the so-called affordable care. The big insurance company cartels have formed a monopoly that controls premiums, with the Federal Government acting as their personal ATM,

dishing out billions in enhanced subsidies that only inflate their executive bonuses and shareholder dividends, while leaving millions without meaningful access to healthcare.

It is time we demand an end to this rigged system where insurance behemoths rake in tens of billions of dollars in revenue yet rely on some \$150 billion in yearly government handouts under the ACA, turning public health into a private profit machine at our expense.

Our carrot-and-stick approach uses federally funded FSAs-HSAs to encourage mindful spending and reward efficient users by converting a portion of their savings into a retirement account eventually.

All of this fosters consumerism.

If you think about the ACA, we are spending \$6,500 a year of Federal dollars per each patient—\$6,500 per year, per patient. We are not spending any more than that on Medicaid, and then the States are putting their money on top. We might as well move these patients into Medicaid and continue to subsidize these insurance companies.

It makes no sense to anybody up here, but yet we continue to throw good money after bad money.

In this case, we are keeping the Federal Government closed because of this insane program. And maybe it is just pride. Maybe it is just the pride of my friends across the aisle that they won't admit that the ACA—“Unaffordable Care Act,” ObamaCare—was a failure.

It destroys competition. It destroys consumerism. Overregulation always leads to consolidation of industry. We have seen it with insurance companies, with hospitals. We are seeing it now with doctors' practices even.

It is going to be hard to fix this overnight. This has been the law of the land for 15 years. But everything where we are today—the reason that rural hospitals are going broke, the reason that we have \$5,000 deductibles, the reason that premiums are going up 25 percent, it is because of the ObamaCare rules.

Again, the insurance companies wrote ObamaCare. They, their lobbyists, big hospital systems—they are the ones that wrote ObamaCare, and here we are. They have been on the gravy train now for over a decade—\$150 billion a year for these 24 million people.

I want to open the government. I want to open the government, but I can't be forced to throw good money after bad money.

So many of us want to fix healthcare. That is why I came here. Fixing healthcare won't be easy. It is 18 percent of our GDP. But there are fixes out there. It will take a bipartisan effort. It is going to take months and not weeks and not days to fix it.

All I can do is, I have outlined a plan here. If my friends across the aisle would embrace just two simple concepts of dealing with fraud and instead of giving money to big insurance companies, we give it to hard-working Americans, I think that is framing two pieces of a very good healthcare package—a very good, bipartisan healthcare package.

So I am asking you to come across the aisle and shake our hands and say: Yes, let's get to work on that.

But in the meanwhile, we need to get the government open.

Mr. President, I yield the floor.

The PRESIDING OFFICER. The Senator from Nebraska.

Mrs. FISCHER. Mr. President, we are now in the longest government shutdown in American history—39 days—and all across our country, Americans are paying the price.

More than 600,000 Federal workers have been furloughed. Air traffic controllers, Federal law enforcement officers, Border Patrol and TSA agents, U.S. attorneys, Capitol Police, and the staff here in this Chamber show up every day to work, and they are not getting paid. Federal courts are running limited options. SNAP benefits are only partially being issued. Head Start grants are on hold. Small business loans are frozen. Aircraft inspections are delayed. Veterans' transition assistance is disrupted. National Guard training is postponed.

Every one of these examples represents real people, hard-working Americans who are being harmed by this shutdown.

Thirty-seven percent of Americans cannot cover a \$400 emergency using cash, savings, or a credit card that they can pay off quickly. They need to borrow from their friends or their family. They need to take out a loan, or they need to sell something. And 12 percent—12 percent—of those folks couldn't even pay at all without borrowing or selling. That wouldn't even help them.

I want to share a few voices from my constituents in Nebraska.

In Ogallala, a young farmer who is trying to make ends meet wrote to my office. Even though the FSA offices are kind of open, he is still unable to make advances on his annual operating loans. This is a critical time when land rent payments are due, along with bills for fuel, seed, fertilizer, and equipment.

These funds were approved months ago. We need to reopen government so our farmers can access that vital assistance.

A fire inspector at Offutt Air Force Base who puts his life on the line to keep our troops and Nation safe wrote to my office after he missed a paycheck. This is a matter of fairness, respect, and responsibility.

Government employees are not bargaining chips. The Democrats want to use people like him as leverage. This is not OK. These are not abstract numbers; these are people's lives.

A military spouse in Bellevue picked up a prescription at Offutt Air Force Base and was told that she could only receive a 30-day supply because of the government shutdown. She was told to call back in a month and hope they can fill it.

A small business owner in Lincoln wrote in that their sales had dropped 47 percent. Their government customers

cannot buy the equipment they need to destroy classified data. That creates a risk to our national security. So this business—they have been forced to reduce staff, and they said they cannot sustain any further delays.

Our Main Street businesses aren't asking for special treatment; they are asking for stability.

Another spouse of a Federal worker who has been called in to continue essential work during this shutdown wrote in after day 24 of her husband not receiving pay for time worked. Their mortgage company and their utility provider don't care that the government is shut down; they expect payment.

These voices are the heartbeat of America—farmers, firefighters, small business owners, veterans, public servants. They are not pawns in a political standoff; they are people who serve their communities, and they deserve better than this. Every day does not get better for them.

The shutdown must end. We need five more Democrats to say: We care more about people than we do about political leverage. We need five more Democrats to join the three who have already stood with us. That is all it takes to reopen the government.

Meanwhile, Democrats continue to push this absurd proposal—a \$35 billion handout to insurance companies that benefits the wealthy, includes no fraud protections, and it does nothing to lower real healthcare costs. These are so-called COVID bonuses. I thought COVID was over. I thought it was done. It is done. They were never meant to be permanent.

The Democrats—they did this. They set it up with no Republican votes, and even they put this date on so they would expire. But now they want to extend them, doubling down on a failed system that shifts costs to taxpayers and even subsidizes wealthy families because there is no limit set on these COVID bonuses. There is no limit set on what a family can earn. There is no limit set on the take-home pay of hundreds of thousands of dollars, and you can get a bonus.

Look at this chart. A lot of my colleagues are using it. It shows the huge increase in stock values for insurance companies under ObamaCare. Insurance companies are the winners in this scheme that was set up by Democrats.

Well, unlike my colleagues on the other side of the aisle, I don't work for the insurance companies. I work for the people of this country and the people of Nebraska.

Senate Republicans are ready and willing to discuss real solutions to make healthcare more affordable, but Democrats must first open the government.

Mr. President, the American people deserve a government that works. They deserve leaders who put service above politics, people above partisanship, and common sense above the chaos.

It is time to reopen the U.S. Government.

I yield the floor.

The PRESIDING OFFICER. The Senator from Iowa.

Ms. ERNST. Mr. President, as I visit with farmers, traveling river to river across Iowa, I hear all too often about the crushing weight of healthcare costs on farm families.

The "Unaffordable Care Act's" one-size-fits-none model ignored the realities of self-employment, seasonal cash flow, and the absence of large corporate employers in farm country.

Spouses, who are often a family farm's bookkeeper, mechanic, veterinarian—many, many jobs all rolled into one—have been forced to take off-farm jobs solely to latch on to employer-sponsored coverage.

This is what has happened in my own farm family. My brother and my sister are both type 1 diabetics. Both of them have had to find jobs off the farm for employer-sponsored healthcare. That means 40 to 60 hours a week away from the very enterprise they are trying to preserve for the next generation.

Democrats in Congress branded ObamaCare as a chance to bend the cost curve downward. It turns out the only thing it is bending downward are the bottom lines of farmers across Iowa. And the numbers don't lie. Farmers and small businesses are subsidizing a broken system that doesn't serve them.

Rural America needs solutions that don't force spouses to find off-farm work or forgo health insurance altogether.

Premiums are climbing for individuals and small businesses alike thanks to the "Unaffordable Care Act's" mountain of mandates, and now what we are seeing in this DC bubble is that Democrats want to hand out another \$35 billion next year straight to the insurance companies, with zero guardrails on fraud or income.

In other words, Democrats refuse to reopen the government because they want more welfare for the wealthy. It is clear ObamaCare has failed to deliver on its promises.

I remember President Obama saying way back in the day that ObamaCare would drive down the cost of insurance for every family by \$2,500 a year. If that were true, we wouldn't be in this situation today. ObamaCare has failed to deliver on its promises. The answer isn't pouring more taxpayer cash into a broken system, throwing good money after bad. What we need to do is fix what is broken.

President Trump is already working to bring down costs. Instead of extending failed ObamaCare and preserving fraud, we can end the waste, return billions of dollars to the taxpayers, and let folks choose from quality options. This is one way we can put patients first.

GOVERNMENT FUNDING

Mr. President, so a number of my colleagues have addressed the shutdown situation as well, and I am going to

veer off on another topic of those Federal employees, those air traffic controllers, and, for heaven's sake, our military members that are struggling under this shutdown.

Now, many of our military families already rely on SNAP to provide food for their families. We have 1,900 Iowa Army National Guardsmen that are serving across the Middle East today. They are deployed. They have left their civilian employment only to go into a deployed situation where they don't know if or when they will get their next paycheck. Their families in Iowa are struggling right now. They are out there serving for all of us.

My daughter is also a soldier in the Army. And at the beginning of the government shutdown, she had the really awful position of having to sit down with her soldiers and counsel them on where they could go to find loans to help their families during the government shutdown.

Many of the employees here have had to do the exact same thing. What does it take to get through this government shutdown? It is a simple "yes" vote from our friends across the aisle.

They have shut the government down. We have provided opportunity time and time again to open the Federal Government, to pay our Federal Government workers, to make sure our skies are safe, to make sure our military members are paid, to make sure SNAP benefits are getting to every family, every family that struggles with food insecurity. All it takes is a "yes" vote.

We have told the Democrats we are willing to sit down and negotiate on the ACA, the "Unaffordable Care Act," and other opportunities. We will do that when we open the Federal Government. Democrats are not fighting to lower premiums. They are fighting to raise the profits for health insurance companies.

Democrats are terrified of the truth about their temporary COVID credits. It is welfare for the wealthy and corporate welfare rolled all into one. Democrats are demanding that Republicans vote to make their handout scheme permanent. Their plan is to line the pockets of health insurers with half a trillion dollars in taxpayer-funded subsidies.

Thanks to Democrats, insurers are pocketing record profits, fueled by taxpayer subsidies. Extending the Biden COVID credits would cost our taxpayers half a trillion dollars. Democrats shut down the government to protect ObamaCare subsidies that send \$40 billion to insurance companies—not to the families that need it.

So let's be very clear, this argument is not about helping the American families that need better options for healthcare insurance; it is about sending large wads of money to health insurers.

Let's come together and figure this out, folks. We are the U.S. Senate. We are the U.S. Government. This never

would have been allowed to happen when I was serving in the U.S. military. You come up with a course of action; you decide on the best course of action; and you follow through in that mission.

We expect our servicemembers to do this every single day. They are at the behest of the U.S. Federal Government. We need to open up the Federal Government and ensure they are paid. Let's take care of their families.

Let's take care of the food-insecure folks, not just in Iowa but all across the Nation. Let's make sure farmers are able to make their farm payments this fall. All it takes is a simple yes from our Democratic friends.

I yield the floor.

The PRESIDING OFFICER. The Senator from Ohio.

Mr. HUSTED. Mr. President, it is day 39—day 39—of the shutdown. Some of us are here working over the weekend. I want to thank all the staff, all the people who work here at the Capitol who are not getting paid. We genuinely appreciate your dedicated public service, putting your jobs and the country first. Thank you. Appreciate that.

I know that there are a number of people across the country that are probably pretty "peevd-off" today—there, we will use that word—pretty upset about how this government shutdown is affecting them.

I am sure many of them got turned away at the airports, receiving emails, finding out that their flights are canceled, their plans for work, for family are canceled. And for what? A senseless government shutdown. I know that there are a lot of people who are struggling. They don't know when it is going to end. They haven't been paid in over a month. They have questions.

The Members of this body, we ask each other: When is this going to end? None of us knows. Imagine the people out there across the country who have lives that they are trying to figure out. They have no idea when this is coming to an end.

I feel for them. And then people who struggle the most, people of low income who don't know where their SNAP benefits stand, whether this will go on for another week or another 3 years since it is about standing up to Donald Trump, whatever, however long that will take to, I guess, share that lesson.

But 14 times I have voted, as have many of my colleagues, to keep the government open, solve this problem, move ahead. Soon, I believe, we will be having the opportunity to vote a 15th time. This one may be a little different, to extend a clean CR that would run until the end of January, along with, perhaps, some of the appropriations bills that have already passed this Chamber on a bipartisan basis.

Perhaps the 15th time we could convince 5 more of our Democrat colleagues to go along with us, but I always choose to be an optimist.

I saw the minority leader on the floor earlier today. They, in their proposal,

allegedly, even though we haven't seen the written, they say they have a clean CR. We have a clean CR. They have a clean CR with one exception, a demand, an impediment, as it has become, of the extension of the Biden COVID bonuses.

That is the difference between what we have offered and what they have offered. And really what it serves as, it has over the past 4 years, Democrats implemented this. They set the expiration date for 2025, but it was a COVID bonus. It was supposed to be temporary. But really what it was, was a bailout of a failed ObamaCare system. But that is what they are holding out under.

Let me tell you what that is, what that means, what is inside of it, why the American people should have concerns about it.

Healthcare inflation in this country is double of what consumer inflation has been since ObamaCare got enacted. In the 21st century, healthcare is the No. 1 driver of inflation in this country. So I hope we want to get at the costs and the cause of what is affecting the unaffordability of healthcare in this country.

Healthcare has increased since ObamaCare started by 6 percent a year while overall inflation has been 3 percent or less. But I want to dig in a little bit over the impediment, the impediment of the Biden COVID bonuses. First of all, the way they are structured, there is massive fraud, with zero premiums and an incentive—because the money goes directly to the insurance companies—is to sign up people, phantom enrollees. No one knows who they are, where they are. The premiums go right to the insurance companies, not to the individual.

And what has that done for insurance companies? Well, you can see here. This is what ObamaCare and the COVID bonuses have done for the insurance companies: Record profits. Record profits.

During this period, while we have seen the stock performance of health insurance companies go up by 600 percent, the Dow Jones Industrial has gone up by 300 percent. Double—the insurance companies have doubled what the rest of the American economy has done.

The other part of these subsidies that are problematic is that there are no income caps. We are not targeting these resources to people who are struggling to pay. We are giving them to everyone that wants them.

So I have listened to my colleagues, the gentleman chairman of our HELP Committee Dr. CASSIDY. He has talked about this at length. I have heard others talk about that there is a bipartisan way to do this. There is a thoughtful way to make sure that these efforts are focused on consumers and not on the insurance companies.

So there are valid disagreements and substantive disagreements about why the Biden COVID bonuses are bad. But

that absolves nobody—no one—of the responsibility to continue to work on resolving the inflationary costs of healthcare to the American consumer that have come since ObamaCare was implemented.

I wasn't here for it. I have no pride in ownership, but I do want to fix it. I didn't create the problem, but I do care about making sure that people can afford healthcare. I want that to happen. I want to make sure that everybody has access to good, solid healthcare coverage. And we can do that.

But we don't need to shut down the government to keep working on it, and that is the point. We both have proposed clean CRs, take out the stuff that we disagree on, keep working on it, pay the American people, pay the people who work here, get the flights going, and then let's get back to work on doing what we should have been doing for the last 39 days, which is having some constructive discussions about how we fix ObamaCare, how we drive down the cost of healthcare in this country, and how we make it affordable again for the American people.

We will have that chance here over the weekend. I hope we will take advantage of it. I hope we will reopen the government and begin serving the American people while we continue the very important conversation of how we eliminate the fraud, of how we make healthcare more affordable.

I yield the floor.

The PRESIDING OFFICER. The Senator from Oregon.

Mr. WYDEN. Mr. President, I come to the floor today to discuss several recent floor developments.

Yesterday, Senate Republicans started talking about big insurance companies and women's healthcare. Now, I have heard a lot of talk from Republicans about how the Affordable Care Act is just a big giveaway to insurance companies. I would ask any Republican who accuses Democrats of bailing out insurance companies to talk to a small business owner in their State who fears that if they don't have the tax credits next year—I repeat, next year—those small businesses won't be able to keep their doors open, run their business, pay their employees, and pay for healthcare.

Now, if Republicans are serious about cracking down on price gouging by insurance companies and executives who want a big payday, I welcome them to the fight. I have been at it for years. I wrote the first tough law—it was bipartisan; it is on the books—to stop the rip-offs of older people who had 10 or 15 insurance policies that weren't worth the paper they were written on.

But I can say that since a handful of Republicans joined me in 2008 to crack down on the abuses of insurance companies, Republicans willing to go after Big Insurance have been mighty few and very far between.

So let me repeat. I will work with any Republican that wants to go after profit-hungry crooks and get them out

of the insurance business, where they are jacking up costs and denying care, but it shouldn't come—and I say this to my colleagues—it shouldn't come at the cost of kicking millions out of their healthcare in January.

Democrats want to bring down costs for families. It is that simple. So I am not a sympathizer with the UnitedHealth Group; I am here on behalf of Carla and Bartley of Eugene, who are looking—I say to my colleague in the Chair—they are looking at a 500-percent increase in their premium this year.

Now, Republicans say they might vote to lower Americans' healthcare costs but only if we agree, in addition, to a backdoor national abortion ban. As always, Republicans are spinning a tale that the government is funding abortion. It isn't. Here is the reality: The Affordable Care Act already prohibits the use of taxpayer dollars for this care. Zero Federal dollars pay for this care in ACA plans.

What Republicans are talking about putting on the table amounts to nothing short of a backdoor national abortion ban. Instead of working with Democrats to fix the healthcare crisis they created, Republicans now want to hold women's healthcare hostage and force a radical agenda on the American people.

I have one thing to say about that: Not on my watch.

Under this plan, Republicans could weaponize Federal funding for any organization that does anything related to women's reproductive healthcare. They could also weaponize the Tax Code by revoking the nonprofit status of these organizations.

Republicans have already demonstrated that they are willing to weaponize the law to deny women basic healthcare. Donald Trump defunded Planned Parenthood in his horrible budget bill. So the possibilities here are endless, but the results are the same—a complete and total restriction on abortion courtesy of Republican Senators. They have been laying the groundwork for decades, and now they are pulling out all the stops to do it. The Budget chair is already talking about another reconciliation bill in this session, so this is a real and present danger.

Donald Trump said he would leave abortion care up to the States. Well, this latest scheme makes it pretty clear: A de facto nationwide abortion ban has been his plan all along.

Since Roe was overturned, women are being denied lifesaving medical care; doctors are fleeing States where they fear persecution.

Democrats were told for years by Republicans that we were blowing these scenarios way out of proportion. We were told again and again that we were fearmongering. Instead, now it is all coming true.

Democrats must dismiss this radical Trojan horse against women's essential healthcare out of hand, and the time to do it is now.

I yield the floor.

The PRESIDING OFFICER. The Senator from Vermont.

Mr. SANDERS. Mr. President, I wanted to touch on a few topics relating to the shutdown, which is now in its 39th day and doing very serious harm to Federal workers here in Washington and Vermont and all over this country, and it is a shutdown that should be ended as soon as possible.

The reason for this shutdown really is not complicated. Here in the Senate, we have a 60-vote threshold in order to pass a budget that keeps the government open. You need 60 votes, and that has been the case for a very, very long time.

What has always happened is that if the majority party—in this case, the Republican Party—does not have the 60 votes, which is usually the case, they have to sit down and negotiate with the minority party, which is the Democratic caucus, which has 45 Democrats and 2 independents, 1 of whom is me. That is what you have to do. You have to negotiate to get the 60 votes.

But for the first time—I don't know—in history, the Republicans are saying: We don't want to negotiate. It is our way or the highway. You take it or leave it.

Given the enormous consequences of what is at stake, appropriately, the Democrats are saying: No. You have to sit down and negotiate.

Republicans are refusing to do that. That is the reason we are in a shutdown.

To add insult to injury and to tell you how strong the contempt is that the Republican leadership has for the negotiating process, over in the House, Speaker JOHNSON has given his Members, the House of Representatives, a 6-week paid vacation. They have not been in Washington for 6 weeks.

Hundreds and hundreds of thousands of Federal employees don't have a paycheck. We are worried about what happens to air traffic. We are seeing flights cut back. Right now, because of Trump not willing to fund SNAP, we are worried that 16 million children in America may go hungry, and the Republicans in the House of Representatives are on a paid vacation.

So that is why we are in a shutdown right now.

When the Republicans finally hear from the American people that it is appropriate for them to do what has always been the case—come and negotiate—what will the negotiations be about? They will be about the healthcare crisis that this country faces. They will be about the reality that as a result of Trump's Big Beautiful Bill, 15 million Americans are going to lose the healthcare they have because of massive cuts in Medicaid.

What studies from Yale and the University of Pennsylvania have suggested is that if you throw 15 million people off the Medicaid they depend upon, some 50,000 of them will die unnecessarily every year. It is rather unbelievable that in the richest country in the

history of the world, we would allow 50,000 low-income and working-class Americans to die unnecessarily—people who have chronic illnesses, people who are struggling with cancer, with diabetes, with heart disease, with some of the terrible illnesses that are out there. They are now getting treatment. Well, when you lose healthcare, you can't get treatment, and when you can't get treatment, you die.

We have to put that on the table. That is what needs to be negotiated.

I say to my Republican friends: Do you really want to see 50,000 low-income and working-class Americans die unnecessarily? I don't think you do. Let's negotiate. Let's figure a way out of this thing.

But it is not just that 15 million Americans will lose their health insurance; what we are looking at now for over 20 million people in the Affordable Care Act is, on average—on average—a doubling of health insurance premiums at a time when healthcare costs throughout the country are already outrageously high.

I come, obviously, from the State of Vermont, and my neighborhood is northern New England. So I want to talk a little bit about what would happen to northern New England—to Maine, New Hampshire, and Vermont—if we did not address this looming crisis.

In Maine, some 60,000 people in a small State would be thrown off the healthcare they have as a result of these massive cuts to Medicaid. In New Hampshire, 46,000 people will lose their health insurance. In my State of Vermont, some 45,000 people will be thrown off the healthcare they have.

By the way, when we talk about throwing 15 million people off of Medicaid, when we talk about doubling premiums for over 20 million, what is the reason this is happening? Who invented this idea? Who woke up one day and said: You know what, it is a great idea that in the wealthiest country in the history of the world—let's throw 15 million people off of healthcare and double premiums for millions more.

Why did they do that? The answer is in order to give a trillion dollars in tax break to the 1 percent.

So, yes, the good news is that if you are Elon Musk and you are worth some \$500 billion, you get a tax break. The bad news is that if you are a working-class person trying to get by on \$30,000, \$40,000 a year, you lose your healthcare.

There is a reason why poll after poll is showing Republicans responsible for this shutdown, and there is a reason why, on Tuesday, there was a wave of disgust for Republicans all over this country, from Maine to California, when people said no to Trumpism and no to healthcare proposals that would throw so many people off of the healthcare they have. I would hope my Republican colleagues learned something from that.

What the Democrats are talking about is not what I want. I would go a

lot, lot further. But what they are saying is something very simple: Let us at least not raise premiums, and then we can have a discussion about where we want to go forward.

The sitting President here has an idea. I have a different idea. The President of the United States has another idea. Put them on the table, and see how the American people feel. Run a campaign on it in the election in 2026. See how the American people feel.

Getting back to northern New England, I want to talk about what these increased premiums would mean. I want to put them into a human reality.

If the ACA subsidies are not extended, a 40-year-old individual in Portland, ME, making \$35,000 a year—not a lot of money—will see his or her health insurance premiums go up from \$1,167 a year to \$2,556 a year—a 119-percent increase for somebody making \$35,000 a year. This is true in Vermont, and it is true all over the country.

I want people to hear this. Again, I am talking about Maine. I will be talking about Virginia. It is true in every State in America. A 60-year-old couple—that is a couple not yet eligible for Medicare—making \$85,000 a year in Fort Kent, ME, will see their premiums go up from \$7,200 a year to \$38,490 a year—a 435-percent increase. We are talking about a 60-year-old couple making \$85,000 a year who will now be paying \$38,000 in premiums, not to mention out-of-pocket costs. That is almost 50 percent of their income for healthcare.

In New Hampshire, a family of four making \$80,000 a year will see their premiums increase by \$297 a month—\$3,600 a year more on an income of \$80,000. Think about it.

A 62-year-old couple in New Hampshire making \$90,000 a year will see their premiums go up by \$14,000 a year. A couple making \$90,000—you are going to see your healthcare premiums go up by \$14,000. How do you survive with that kind of increase?

In Vermont, my State, if the ACA subsidies are not extended, in Bennington, a couple in their sixties earning \$85,000 a year now pays about \$830 a month in premiums for their Blue Cross Blue Shield healthcare. Next year, without these subsidies, they would pay \$3,000 a month. Add the deductible and other costs, and they will spend nearly half of their income—more than \$40,000 a year—on healthcare. A couple in their sixties in Bennington, VT—and it is true all over this country—will be spending almost 50 percent of their income on healthcare. That is insane.

It is interesting that my Republican friends now are beginning to talk about healthcare. For a while, they didn't have a word to say. They are coming down here, and that is a good thing because I think that is the kind of discussion we should have. But one thing we should know is that what we are talking about here is deadly serious.

I know that some of my colleagues have talked about bringing forward a

proposal that would ask the majority leader here in the Senate to bring forth a Democratic proposal to deal with this crisis. It would be a strong proposal. But, unfortunately, that would be a very wasteful and fraudulent gesture. It would mean nothing because no matter what happened with that proposal here—and I don't know that it would pass; I suspect some Republicans might vote for it—it wouldn't matter one bit because unless you have the commitment of the Speaker of the House that he will support it and that the President of the United States will sign it—and we certainly, certainly do not have that commitment now.

So all it would be is kind of a wasteful gesture. People can feel good. They would vote for a bill with the full understanding that bill would go nowhere and premiums throughout this country would double.

So where do we go from here? Well, short term, we cannot allow millions and millions of people to see an outrageous increase in their premiums when they simply cannot afford it. That would be a disaster. We cannot throw 15 million people off the health insurance they have.

But some of my Republican colleagues here have come to the floor and said insurance companies are making huge profits. No kidding. Gee, that is something that some of us have been talking about for decades. And so are the drug companies.

In fact, the function of the current healthcare system is to do precisely that. What is the function of the American healthcare system? It is to make huge profits for the insurance companies and the drug companies to pay their CEOs outrageous—really crazy—salaries, tens of millions of dollars a year. That is the function of the American healthcare system today.

In my own State of Vermont and throughout this country, including Louisiana, I have talked to a whole lot of people, and almost always in my remarks, I ask a very simple question. I say: Tell me, how many of you believe that the American system is working well, the American healthcare system? How many of you think it is broken?

Whether it is Louisiana, Vermont, or anyplace else, overwhelmingly, people understand that the American healthcare system is broken, it is outrageously expensive, it is cruel, and it is dysfunctional. It is not a secret, and I am glad that some of my Republican colleagues are beginning to catch on.

Mr. President, as I think you know well, we spend almost twice as much per capita on healthcare as any other country on Earth. Unbelievable—this really is. According to the most recent data, here in the United States, we are spending \$14,500 per person on healthcare—over \$14,000 for every man, woman, and child.

Let me tell you how that compares to other countries. Somehow, in Japan, they are able to provide healthcare to

all for \$5,600; in the UK, \$6,000; in Australia, \$6,900; in Canada, \$7,000; and \$7,100 in France.

In other words, major country after major country around the world manages to guarantee healthcare to all of their people as a human right, and they are spending less than half per capita than we are spending.

I can tell you, having been all over the country, that the American people are disgusted with that reality. They understand and they believe that healthcare is a human right, not a privilege; that every man, woman, and child in this country is entitled to healthcare no matter how old you are, no matter how young you are, no matter how rich you are, no matter how poor you are.

While private insurance companies and big drug companies continue to make outrageous profits, over 85 million Americans are either uninsured or underinsured today—before the disastrous attack on healthcare that Trump is proposing. The results are that 68,000 Americans die each year because they cannot afford to go to a doctor, and more than half a million Americans go bankrupt due to medically related debt. How absurd, how horrific is that?

In America, under this current absurd healthcare system, 42 percent of cancer patients deplete their entire life savings within the first 2 years of their diagnosis, while one out of every four of them declared bankruptcy or lost their home to foreclosure or eviction in 2022. Think about it. It is bad enough to get cancer; it is beyond horrific to understand that your family is going to be financially ruined as a result.

Under the absurd American healthcare system, our life expectancy—how long we live—is shorter than every other major country despite the fact that we spend twice as much per capita. We live 4 years shorter lives on average than people in other wealthy countries, while the typical working-class person in America lives a 7-year shorter life than the wealthy.

We also have the dubious distinction of having by far the highest infant mortality rate of any other wealthy country on Earth.

As bad as our overall healthcare system is, our primary care system is even worse. Today, tens of millions of people live in communities where they cannot find a doctor, a dentist, or a psychologist even when they have decent insurance, and others have to wait months in order to be seen.

Unbelievably, again, we are spending twice what other countries are spending, and we don't even have enough doctors, we don't have enough dentists, we don't have enough nurses, mental health practitioners, pharmacists, or home healthcare workers, and one out of four Americans cannot afford to purchase the medicine their doctors say they need.

It is no wonder the American people understand that the current system is broken.

Where do we go from here? It is one thing to talk about a system that is broken; it is another thing to have a solution. I have a solution. It is not a radical idea. In fact, in many ways, it just emulates what goes on in every other major country on Earth. It is to say that healthcare is a human right, that we need universal healthcare, and that we must pass a Medicare-for-All, single-payer program.

So what is that legislation? What would it look like? What that legislation would do is provide comprehensive healthcare coverage to all, with zero out-of-pocket expenses, and, unlike the current system, it would provide full freedom of choice regarding healthcare providers. No more insurance premiums. No more deductibles. No more copayments. No more filling out endless forms and fighting with insurance companies to get the coverage that you pay for. No more networks in order to be treated by a doctor who is not in your network who can charge you some astronomical cost. It would also mean, when we talk about comprehensive, the coverage of dental care. The last I heard, dental care is healthcare: vision, hearing aids, prescription drugs, and home healthcare.

Importantly, when we have a Medicare for All Program, it gives Americans the freedom to switch jobs without losing their health insurance. Right now, you have got millions of people who are staying at a job that they don't like because it provides decent healthcare to their families. That is kind of crazy unto itself. Under our legislation, healthcare becomes a human right—guaranteed to all—and not a job benefit. If there is a recession and people lose their jobs, they lose their healthcare because their healthcare is tied to their jobs. We saw that during the terrible COVID pandemic. And everybody gets access to the same quality healthcare. Yes, workers at McDonald's—here is a radical idea: Workers at McDonald's deserve the same quality healthcare as executives on Wall Street.

Well, would a Medicare for All healthcare system be expensive?

Yes, it would, but while providing comprehensive healthcare for all—no more out-of-pocket expenses, no more premiums, no more deductibles—it would be significantly less expensive than our current dysfunctional system.

Now, why? Why would that be the case?

Well, because it would eliminate an enormous amount of the bureaucracy, profiteering, administrative costs, and misplaced priorities inherent in our current for-profit system. The function of the current system is to make profits for the insurance companies and the drug companies. That is what this system is about. Then, built into that system are all kinds of disincentives for quality and inexpensive care. In fact, the Congressional Budget Office has estimated that Medicare for All would save the American people \$650 billion each and every year.

Under Medicare for All, there would no longer be armies of insurance employees billing us. Go to any hospital in Alabama or in Vermont or anyplace else, and go down to the basement. Do you know what you are going to find? Not nurses, not people who provide healthcare, you are going to have people billing you, people hounding you for your late payments. Those people are not contributing to making us healthy. They are part of an administrative system that is costing us huge amounts of money.

When you have a simple system—healthcare for all publicly funded—it not only substantially reduces administrative costs; it would make life a lot easier for patients, doctors, and nurses who will never again have to fight their way through the nightmare of insurance company bureaucracy.

So, right now, I am glad that my Republican colleagues are finally being forced to actually talk about healthcare. I am not impressed by some of the ideas that they have brought forth, but at least it is a discussion. So let me propose what I think is the way out of this shutdown, and it isn't complicated.

Overwhelmingly, people who consider themselves Democrats, who consider themselves Republicans, who consider themselves Independents do not want to see these ACA subsidies ended. It is not complicated. They don't want to see it doubling their insurance rates. By the way, if you end these subsidies, it impacts Republican States more than Democratic States, so people don't want to see it.

Is the Affordable Care Act the long-term solution to healthcare in America? No, it is not.

So why don't we do something simple? Why don't we just extend these ACA premiums so we don't double premiums for millions of people, and then why don't we have a discussion about where we go forward on healthcare? I think that is a commonsense solution.

So I think I have solved the problem here in the 39th day of the shutdown. Let us have at least a 1-year extension, and let's have a debate on healthcare. Let's involve the American people in healthcare. Let's put our Federal employees back to work with a paycheck.

I yield the floor.

The PRESIDING OFFICER (Mrs. BRITT). The Senator from Louisiana.

Mr. CASSIDY. Madam President, I have given this speech two times in the last, probably, 16 hours, but it is going to be like a TV commercial, wherein I want to say it over and over again, hoping that someone actually hears it because the soul of education is repetition, and I want to have a very different tone than some of the speeches that have been heard. I want this to be nonpartisan. I want this to be, if you will, a plea for moving beyond our kind of camps we have been in and into something that can end the shutdown and actually benefit patients. So, to open the government, if we need to

talk about healthcare, then, by golly, let's talk about healthcare.

We have an affordability crisis. Families are being pounded by the cost of everything, including insurance. So how can we make it more affordable?

By the way, I am a doctor. I have practiced in a public hospital for the uninsured for 20 years. Many of my patients were middle income, but they could not afford either the insurance or the healthcare they were receiving. I know the impact this has on a family's budget, but if we are going to solve this, we have to put down the ways that we have kind of become entrenched. It is just like trench warfare. We are going to win. We are going to make them do the white flag. We are going to continue to take our same tired arguments and fight each other until we wear the other one down. Well, the people who are casualties—the collateral damage, if you will—are the American people. We need to have creative thinking but in a way in which people are willing to move beyond the way they have ordinarily thought.

The Affordable Care Act attempted to make healthcare affordable by throwing more money at insurance companies. The enhanced premium tax credit is the latest example. Next year, if it is restarted, it will send \$26 billion to insurers to not lower the cost of healthcare but to paper over the premium increases that are part of the increased cost of healthcare. That doesn't make healthcare cheaper. In fact, if you don't have one of these policies, it could contribute to inflation, and if you are not getting the subsidy and you are buying individual insurance, your policies are definitely higher. This is actually working against the financial interests of many American families. Oh, yes, if you are getting it, it papers over the increase. I would argue, though, there is a better way to do it.

Instead of paying insurance companies to manage our money, why don't we trust the American family with a prefunded Federal flexible spending account?

First, let me make clear: This is BILL CASSIDY speaking. I am not advocating for the President, although I will note that he now supports this, nor am I advocating for JOHN THUNE. I am the chairman of the HELP Committee, and we will be having a hearing soon on these issues. I will make that announcement right now. I am not speaking for anyone but myself, in a non-partisan way, trying to convey to colleagues on the other side of the aisle, there is another way to get to a solution that gets us out of this shutdown and actually lowers costs as opposed to just papering them over.

Here is the problem: Under the enhanced premium tax credit, it doesn't matter how much healthcare costs because, if it costs more, the insurance company just increases the premium and passes that increased premium bill

to the Federal taxpayer. It actually is almost inflationary. There is no incentive for the provider to keep the cost lower because the cost is just passed on to the subsidy, which is increased to meet the higher cost. It is like putting a bandaid on a broken bone. You are not fixing the fracture. You are just covering it up so no one can see that fracture. So we are not dealing with healthcare costs. We are just covering it with higher subsidies. Let's actually fix the fracture. Let's fix the broken bone.

Of course, the way to do that is to support the patient, not the insurance company. By the way, insurance companies are important—I am not going to join the bashing—but I do think it is better if we give the money to the family as opposed to the insurance company. I will say, though, many of my colleagues want the status quo. They are so entrenched on their side that they refuse to discuss alternative ideas that will actually lower costs, and we get all the same ObamaCare debates. People in America, right now, don't care about those debates. What they want is to make their family's healthcare more affordable. So the way to do that is to be creative. Let's think differently.

Imagine a different kind of health. There is a misprint on here, but I will get to it. Under the enhanced premium tax credit, the money goes to the insurance company, and 20 percent of that money goes for administrative overhead and profit for the insurance company. That should read "80 percent." That 80 percent goes to healthcare. What if we do something different? Let's just imagine that we have the creativity and the guts to do something that isn't really different but is different for this program.

Let's establish a prefunded flexible spending account, taking the money that would go to the insurance company and giving it, instead, to the family in a prefunded flexible spending account. One hundred percent of the healthcare dollars would go toward their care, and we would trust the mother, the wife—occasionally, a guy, but women make most of these decisions—to pick her doctor, her dentist, and the best value for prescription drugs and services. So this would be 100 percent going to real healthcare as opposed to only 80 percent going to real healthcare.

You might say this is a radical idea. No. We already do this. I would not be surprised if some of the people up here—my family does—already have a flexible spending account. Now, the flexible spending account takes money that I could have put toward a premium, but, instead, puts it into this account, and I pay for my services. I already do this. I pay for my services. The difference between what I do and what this does is that this would be prefunded with money that would otherwise be spent on the enhanced premium tax credit.

I am pleased to say that, this morning, the President posted on Truth Social that he is calling on Congress to redirect subsidies from insurance companies directly to Americans so that they can purchase their own healthcare. Now, there are a lot of words there, but just start at the top: Donald J. Trump is recommending to Senate Republicans that the hundreds of billions of dollars being sent to insurance companies go directly to the people.

Why is that important beyond the President's support?

A lot of my Democratic colleagues have been saying they don't know that MIKE JOHNSON would bring this up for a vote in the House of Representatives. They want a guarantee that, if we pass something on the floor, MIKE JOHNSON will put it on the floor in the House. I am from Louisiana. I have a great deal of respect and regard for MIKE JOHNSON, and we are good friends. But I do know, if the President supports this concept, that MIKE is more likely to put it on the floor of the House. If what you want is a guarantee to get a vote on the floor of the House, the President's support for this concept makes it more likely that that happens.

I thank the President for his support.

By the way, I will also say, after the President spoke to this and after I spoke to this last night, we got immediate criticism from people saying: Oh, you want to give everything that we are giving to the insurance companies to the American people. Not a bad idea. But let's just say, this is not the total premium going to the insurance company. The insurance companies still provide the basis for things like a car wreck or if you have got kidney failure or heart failure. This is that portion that would go to an enhanced premium tax credit and instead would go to the family to make their choices as opposed to the insurance company to make their choice for them.

If this still seems too complicated, I am going to tell you why you can trust it. Seventy-two percent of Americans who work for a Federal entity or a State government or a local government have this as one of their choices of a healthcare plan. Forty-seven percent of people who work for a commercial employer—47 percent of those folks have access to a flexible spending plan. If it was so complicated—if it was so complicated—why do 72 percent of government employees and 47 percent of people in the private sector have access to this plan? It works. We know how to do it. There are established mechanisms.

In fact, I have my plan through what is called the small business exchange—about an ObamaCare exchange—through the Federal Government. I get my FSA through this small business exchange. It is just a little bit ported over from the small business exchange to the individual exchange to allow an individual to get the same thing.

This is so incredibly workable. This is not so complicated that I just kind

of scratch my head when people say that it is too complicated.

Now, it may take the Federal Government some time to—it may take them some effort to make sure it can go from one exchange to the other, but we have a President that can make things happen—just his track record. Operation Warp Speed—some people said it would take 10 years to develop a vaccine for COVID; others, at least 18 months. President Trump got it done in 10 to 11 months.

President Trump can make the bureaucracy work. If he did it for Operation Warp Speed, we could do it for this. We can have this ready for the beginning of next year, and that would be President Trump's effort. There is not a stronger force to get the bureaucracy to do what it should do than President Trump.

Let's talk about some key differences between enhanced premium tax credits and what I am calling federally prefunded flexible savings accounts.

Who gets the money? With enhanced premium tax credits, the insurance company gets the money. But in the prefunded flexible spending account, the patient—the family—gets the money.

What can it be used for? Under the enhanced premium tax credit, insurance premiums; under the prefunded flexible spending account, real care. It can be your doctor, your physician, your dentist, your glasses, your prescriptions.

By the way, oftentimes, these policies don't cover dental work. They don't cover orthodontia. Under this, you can use your flexible spending account to get your teeth cleaned. You can use it to have your child's orthodontic work done.

Who makes the decision? Here, you go through a preauthorization process with the insurance company. There, the patient makes the decision for herself and for her family.

Does it lower costs? No. There is evidence that the way this works, it actually drives up premium costs.

Here, under the prefunded flexible spending account, it empowers a patient to shop—driving competition, driving down costs.

By the way, if the patient finds that it is cheaper to pay cash with their flexible spending account than to pay the deductible—and that sometimes happens—then she could pay less by paying cash.

The point is, if you give the patient the power, good things happen.

The prefunded flexible spending account does not treat the individual as a ward of the State. It treats them like a capable consumer who can decide where to go in a way which is best for them and their family.

Some ask: Won't this cost money?

Yes, about the same as the enhanced premium tax credits for the first year. My Democratic colleagues should like that. An individual, though, would be getting a better value.

But instead of only 80 percent of the money going for healthcare, under the prefunded flexible spending account, 100 percent of the money that we are putting up is going to pay for real healthcare: your dentist, your physician, your prescription drugs, et cetera—100 percent. And over here, only 80 percent. And she makes the choice; the choice is not made for her.

As I conclude, let me point out a real irony. I have not wanted this to be partisan at all. I am asking for Democrats and Republicans to come together and find a solution to reopen the government, to pay the people who have been working, and to make sure that those people traveling over Thanksgiving actually have an airport that is open that they can go to.

Let's just move beyond our trench line, and let's actually think creatively. And can we give just a little bit to find something which benefits the patient but may also get us out of this situation?

I think the American people are mad as hell, and they are not going to put up with it anymore. We have to be responsive to that. It is the right thing to do.

Let me conclude by pointing out the irony. These enhanced premium tax credits are a direct result of a workaround to a portion of ObamaCare that was not fully implemented. Democrats are fighting to keep something which is a workaround for something that Republicans formerly objected to. And, frankly, Republicans are kind of supporting something that is in line with what ObamaCare tried to do. The roles have been flipped.

But because one side proposes it, the other side reflexively objects. Let's just stop that. Why don't we just say right now that we are actually going to listen as opposed to automatically objecting because the other side puts it up?

So the choice is before us: We can keep on paying insurance companies to hide the cost of the healthcare by confusing bills and rising premiums in a system which actually raises the cost of premiums for some, or we can trust Americans with the tools to pay for the care directly at fair prices with total transparency. If we can, it puts patients first, not insurers. It encourages competition, smart choices, and it begins to make healthcare truly affordable, not by inflating subsidies but by unleashing the power of an informed consumer.

I will finish by saying we have got to open the government. I can't even write this legislation unless we have the government open. But you have got this chairman's commitment that we are going to have a hearing in the HELP Committee in November on how we address the issue that is before us right now.

I will finish by saying, as a physician who used to work in the hospital for the working uninsured, who saw middle-income families who could not af-

ford their insurance and could not afford their healthcare, I am personally—I am personally—deeply invested in not just reopening the government but making healthcare affordable again.

I just ask that my Democratic colleagues not oppose this idea just because it is a Republican proposal. And I will say that, as a Republican, I will do my best to listen to them.

I yield the floor.

The PRESIDING OFFICER (Mr. BARASSO). The Senator from Wisconsin.

SHUTDOWN FAIRNESS ACT

Mr. JOHNSON. Mr. President, as my colleague from Louisiana wishes we were all here voting on the deal and that my colleagues on the other side had taken yes for an answer to open up the government, I wish that is what I was on the floor here today to do. That is not being accomplished. What I was hoping to be able to do is, once again, offer a unanimous consent request to pay the people who are working.

I came down to the floor, 2 weeks ago, with the Shutdown Fairness Act to pay the people whom we are forcing to work. It is pretty common sense. It did not include the furloughed workers. The other side objected. I agreed to add furloughed workers. I worked with them over the last couple of weeks, came on the floor yesterday, offered that unanimous consent request, and there were more objections.

So we offered a vote, saying: Let's proceed to that bill. Let's work out, literally, clarifications and differences. There is really nothing substantive. We are going to pay all the workers being forced to work. We are going to pay all the furloughed workers. We added contractors. We have done just about everything we could so that we are no longer punishing the people working for our dysfunction, so we are no longer using these individuals as pawns—the American people as pawns in this horrific partisan gamesmanship.

Unfortunately, the other side wouldn't agree to get on the bill—which, by the way, that is how you pass legislation around here. You get on a bill. It may not be perfect. There may be some objections from the other side. You open it up for amendments. You work on those differences.

Again, if the other side doesn't particularly like the bill, they can vote no at the tail end. They can block it then. But, instead, they blocked it on the front end.

We immediately went into discussions. Literally, about an hour ago, I thought I had a deal, where at least the primary objector of the Shutdown Fairness Act was not going to object. We have hit some snags.

So, unfortunately, I don't think in today's session we will be able to offer that for a unanimous consent request. But I do want to tell my colleagues that we are still working hard. I am going to do everything I can to accommodate, to clarify the bill, to let the folks on the other side know, no, we are not creating a slush fund. We are

not giving the President discretion to use this money wherever he wants. We are not excluding certain workers. We are not giving the President the ability to include or exclude anyone. We are including all the workers.

Again, I will continue. My staff is working overtime—God bless them—doing everything they can to be able to offer this. If we don't have a deal tomorrow, at least—at least—I am literally hoping and praying that folks on the other side of the aisle will, at a minimum, stop using Federal workers—the American public—as pawns in this partisan gamesmanship. But it doesn't look like we are going to be doing that tonight.

HEALTHCARE

But as long as we have got some time on the floor, I guess what I would like to do is I would like to discuss a hearing we held earlier in the week in my Permanent Subcommittee on Investigations. It was titled "Assessing the Damage Done by ObamaCare."

I hate to report that folks on the other side refused to acknowledge the very obvious damage being done across the board by ObamaCare.

I had three witnesses. We kind of did this in three different categories. The first category was talking about the damage done by the consolidation of industries across the board in healthcare.

If you want lower prices—I come from the private sector. What the free market guarantees is basically three things: the lowest possible price in cost, the highest quality, and the highest level of customer service. Now, it is not perfect, but there is no economic system that works better than that.

The problem we have in healthcare is that we have largely driven free-market principles out of healthcare. We have a third-party payer system. You know, decades ago, patients paid 80 percent—80 cents on the dollar—for the healthcare they received. Today, they pay about a dime. Somebody else is always picking up the tab for their specific procedure.

Now, we pay—oh, we pay dearly—in taxes, in insurance premiums. But it is disconnected from the actual point of sale, from the actual cost of the procedure. So there is no transparency. Doctors don't know what things costs.

I love accountants. I am one of them. But if some accountant in the provider's back office is dealing with some accountant in the insurance and some accountant in CMS, or whichever third-party payer, so we had a complete breakdown of price transparency—because we don't have free market principles. We don't have consumerism—true consumerism—in healthcare.

This was a chart that the Senator from South Carolina put up yesterday—I think others have used it as well—that really makes the point in terms of the consolidation of the industry, which, of course, when you have concentrated power, you have less competitive benefits.

This is just the percent increase in the stock price of, I think, seven of the top insurance carriers. UnitedHealth Group, 1,177 percent increase in the stock price since the implementation of ObamaCare; Cigna, 822 percent; Anthem, only 414 percent; Humana, 490; Molina, 859; Centene, 604; Aetna, 595 percent increase.

This is a concentration in power, a reduction in competition, and this proves the increase in prices—the trillions of dollars flowing into insurance companies, taxpayer dollars flowing into insurance companies because of the faulty design of ObamaCare; that force that aided and abetted this consolidation and this lack of competition in the healthcare market.

The second area of damage, literally, was to Medicaid. I mean, ObamaCare is basically providing insurance through two mechanisms: Medicaid and the individual exchanges. Medicaid—of course, we talked about this in our One Big Beautiful Bill, the whole reconciliation package. The harm caused to Medicaid is profound. By allowing States to sign up able-bodied, single, working-age adults into Medicaid—that wasn't the main abuse. The main abuse is we reimbursed those States. For every dollar they spend for a single, able-bodied adult, they get \$9 as a Federal reimbursement. That compares to, for every dollar spent on a disabled child, the States get \$1.33.

So that has led to rampant abuse. I would call it legalized fraud—provider taxes, provider fees. That is not healthcare, but the American taxpayer is picking up the tab at a ratio of 9 to 1 for those State-directed payments and, again, provider fees, provider taxes.

It has also crowded out services for the disabled. There was an excellent article in the Wall Street Journal written by the father of a 17-year-old severely autistic child. And God bless this family. They are taking care of this child at home. But they could use help. So what they were hoping for is to be able to have access to home healthcare. They were on a 10-year waiting list because those providers would much rather service an able-bodied Medicaid Advantage adult as opposed to that disabled child. So, again, we have crowded out those disabled children from Medicaid providers. And, of course, we have cost the American taxpayers hundreds of billions of dollars—provider fees, provider taxes—which, unfortunately, we weren't able to fix.

The third area of damage done by ObamaCare is in the individual markets. Now, I bought healthcare for 30 years. Every year, we would negotiate with the insurance carriers. I remember early on when we didn't have 100 employees even, so I am very familiar with the small employer group markets.

Probably about 3 or 4 years into my buying healthcare, because of competition, we had an insurance carrier come

in and say: You don't even need to have deductibles for out-of-pocket maximums. We are going to match your insurance rate—zero deductibles.

We thought: Great. What a great year for our employees. They didn't pay a dime for anything.

And the insurance rate was what we had the previous year. Well, of course, the next year, they jacked up our rates 40 percent, so I had to go back into the market.

That is just an anecdotal story of how competition actually worked.

Now, again, I don't have the exact figures, but in the 30 years of buying health insurance, ending in about 2010, I don't ever recall a per-person deductible. Generally, the way a family plan would work is to have a number of deductibles, two or three per family. I don't recall one ever higher than \$2,500, with an out-of-pocket maximum—with the copays, the 28 percent copay.

So a family would maybe have one person with an illness. They would go through their \$2,500 deductible, and then, if they were charged above that, 80-20 split, up to a maximum out of pocket of \$5,000 per year. That is it. That is the most. Again, back in the early eighties, it started out with maybe a \$100 deductible with a maximum out of pocket of \$1,000. But again, because of inflation, by the time I left, it was about \$5,000 maximum out of pocket.

What has happened because of ObamaCare? The faulty design of it is forcing the small percentage of people on the individual exchanges to pick up the full cost of preexisting conditions.

Back when I was buying insurance, we had something called high-risk pools. They weren't perfect. With some modifications, we could have completely covered people with preexisting conditions. But the way they worked is every insurer that sold products in the State had to basically take on people of high risk.

So as I am buying insurance—let's say I had somebody who was diagnosed with cancer. The insurance carrier would come in and do something they would call laser out that individual—not a problem because that person right away would go into the high-risk pool. And there are so many different options in terms of deductibles, that type of thing, that we could buy a plan for that individual from the high-risk pool at pretty much the exact same rates as we were getting and the exact same deductibles. If that person had a remission of cancer, was no longer lasered out, he came back into our plan.

It worked beautifully. It was funded by everybody. Everybody that had employer-sponsored care, anybody that had an insurance policy, a very small percentage was assessed to pay for the high-risk pool.

Now, every State was different. Some States were adequately funded; some weren't. I think Maine had an excellent high-risk pool. But ObamaCare dismantled all of that and put the cost of

those people with preexisting conditions that are high risk on the backs of a single-digit percentage of the American population, causing insurance rates to skyrocket.

We hear our Democratic colleagues come to the floor and say premiums are going to double and triple. Well, first of all, that is not true. Gross premiums are going up an alarming 26 percent nationally, but they are not doubling and tripling—not on employer-sponsored care and not for most people on the exchanges.

What is happening is the net premium after subsidies for people over 400 percent of the poverty line that no longer can get a subsidy—those people could be experiencing a doubling or tripling of rates.

Quite honestly, from my standpoint, those are people I have a great deal of sympathy for that I would like to do something for, but we are not going to enter into a negotiation until Democrats open up the government. OK.

But again, I have said this repeatedly: I am happy to work with Democrats who will work in good faith, who will acknowledge the problem and repair the damage done by ObamaCare and transition to a system that actually works. I think all Republicans are eager to do that. I know President Trump just had a tweet today. What we should be doing is we should be giving—the hundreds of billions we spend on this, give that to the American public, and let them buy insurance policies that fit their needs, not the highly restrictive ones in ObamaCare that have caused premiums to skyrocket.

So what this chart shows—the red line here is the increase in the CPI; in other words, total inflation since the inception of ObamaCare was 39 percent. All these blue bars—I know it is hard to read. This is every State, the percent increase in their premiums for a 40-year-old enrolled in the silver benchmark.

Again, averages are very difficult here because you have every State different, all these different plans. But we picked one. This is pretty typical.

So the average percent increase by State, over all the States, is a 169-percent increase versus a 39-percent increase in inflation. That is 4.3 times the rate of inflation.

This is what has been happening to the 20-some million people on the individual exchanges. It is because of the faulty design of ObamaCare. It has to be fixed. We can fix it. We know how to do it. You reinstitute high-risk pools. You give consumers a choice of all kinds of different options: short-term plans, catastrophic—by the way, ObamaCare insurance is what catastrophic plans looked like in the past but only orders of magnitude more expensive.

So, again, this is the gory snapshot of what ObamaCare has done to the individual premiums.

Now, I have another chart that shows you what has happened in the market-

place for employer-sponsored plans. You don't see anything up here at the over 300 percent level. You see really quite consistency because ObamaCare didn't impact employer-sponsored care anywhere near to the extent they did—now, it is still way too high. On average, employer plans increased 74 percent since the inception of ObamaCare. A lot of this is driven because of what ObamaCare has done in terms of consolidation of every part of the healthcare industry.

So there is no reason for these insurance rates to be almost double the rate of inflation, but it is a huge difference. It is a huge difference because there is greater freedom in the employer-sponsored insurance plans than there is in the very prescriptive ObamaCare.

This last chart—I am glad I had it because in the hearing, my ranking member, the Senator from Connecticut, made the statement: I don't know anybody who has been harmed by ObamaCare.

Huh? What? I mean, I already mentioned there was a consolidation of the industry. I mentioned the disabled child who is being crowded out by an able-bodied, working-age, childless adult. I already talked about the dramatic increase in premiums for everybody.

But the Democrats' own witness, a mom from Wisconsin, was a victim of ObamaCare. This isn't exactly what her premiums are because she, quite honestly, didn't have all the information, but she had a few key pieces of information, and we could go look at the ObamaCare exchanges and come up with the premiums. But this is showing you what is actually happening, OK?

This individual—a mom, two kids, great person—is a victim of ObamaCare. In 2016, her employer dropped coverage because ObamaCare gives small employers a great out of not having to put up with the rising healthcare costs by just saying: We are not going to buy group insurance anymore.

Trust me, I never liked having to buy group insurance for my employees, but you had to do it. To be competitive, you had to provide insurance. Again, I would never want to see any of my employees go uninsured. But now you have an option, and so a large number of particularly small employers are dropping coverage and forcing their employees into the exchange.

So in 2016, she got forced into the exchanges. Now, she initially bought a silver plan. It cost her \$1,000 a month.

Again, to me, somebody who had bought insurance 15 years ago—unbelievably high insurance rate. A thousand bucks a month? Unheard of back when I was buying insurance.

Anyway, that was too expensive for her, so a couple years later, she actually transferred to a bronze plan that she could afford. It cost her \$250 a month, but it had a \$14,000 deductible.

Again, as I said earlier, when I was buying, an out-of-pocket maximum for

families was like 5,000 bucks. A \$14,000 deductible—that was a catastrophic care plan; they were dirt cheap.

So, anyway, they signed up for that plan. Unfortunately, they had some big healthcare bills, and her and her husband had to take out an \$18,000 home line of credit—18,000 bucks. This is the Democrat witness—a true victim of ObamaCare.

Now, of course, she is coming in very sympathetically, asking us to extend the temporary enhanced subsidies.

But this is what people need to understand. They obviously are under 400 percent of the poverty line because she is still getting subsidies. So look at the annual here. In 2025, with the subsidy, her gross premium—again, when the Democrats say “They are doubling premiums,” they are talking about the net premium. But the gross premium was \$15,000. She got a subsidy of almost \$10,000, so she is paying \$5,500 a year.

Now, remember, in 2019, she had a silver plan, and she was paying \$12,000 a year. So now, with the enhanced subsidy, the temporary COVID one—again, remember, Democrats are the ones that chose it to expire—she is paying about \$5,500.

Fast forward, if she loses that enhanced subsidy, she still gets a higher subsidy. She is still going to get \$10,000, but because her gross premium because of the faulty side of ObamaCare is going from \$15,000 to \$19,000, she is going to experience almost a \$3,000 increase in her premium, not because the enhanced subsidy went away. She is getting an increased dollar amount of subsidy. It is the dramatic increase in premiums that is driving this.

And I will close on this point because I see the Senator from Florida, who, by the way, knows more about healthcare probably maybe than anybody in America, certainly in this Chamber. And he has got some great ideas on how to fix and repair the damage done by ObamaCare and transition to a system that will actually work based on a competitive model.

But the other point I want to make because of the rhetoric, because of demagoguery, Democrats have pretty well, I think, scared—of course, that is their tactic, right, let's scaremonger—scared Americans into believing that everybody's premiums are going to double and triple.

First of all, we are talking about the ObamaCare exchanges, which they say they got about 24 million people but because of the no-premium policies with these enhanced subsidies, there are probably about 6 million people with phantom plans. They don't even know that have coverage. Unscrupulous agents have signed them up. They get the commission. The premium goes right to the insurance company. They are none the wiser, and they make no claims.

So we have gone from, I think, 4 million no-claim policies on the exchange to 12 million. So, obviously, a lot of

phantom policies here. But the point I wanted to make is out of whatever the number is—it is really not 24 million. It is probably under 20 million, but I will use that as a figure—of the supposed 24 million people on the ObamaCare exchanges, almost 22 million are going to continue to get their subsidy. They are under 400 percent of the poverty line.

You have got about 1.6 that we know are over 400 percent. Their subsidy is going away. So they were at 15 going up to 19, instead of paying—they are going to have to pay 19,000. Those people I have a great deal of sympathy for. They were kind of duped into thinking that they could retire early. And now they are getting the rug pulled out from under them because the Democrats chose this plan, and now it is expiring.

So I have got some ideas. I have actually shared them with our Finance chair; I have shared them with Senator SCOTT. I am not going to talk about it now because we need to open up the government first. Personally, I am sympathetic to this.

But we don't need to spend \$20 billion, \$30 billion to address that small slice of the American population whose subsidy is totally going away. The main point, and then I will turn it over to the Senator from Florida—my main point is, almost 22 million Americans on the exchanges will continue to get subsidies, and because insurance rates are going—those subsidies on an annual basis are going to increase. They are not even going to decrease. The dollar amount will be increasing for most of those 22 million Americans.

They are going to go back to the way ObamaCare was originally designed. So if they can't afford the healthcare based on going back to the way ObamaCare was originally designed, it is not because the enhanced subsidy is going away; it is because of the way ObamaCare was originally designed.

It has failed miserably. It has damaged millions of people, and I am happy to sit down with the other side, if they are willing to acknowledge the truth, admit they have got a problem, define the problem properly, do a root-cause analysis, and actually enact reforms that will lower or certainly keep in check the cost of healthcare.

I yield the floor.

The PRESIDING OFFICER. The Senator from Florida.

Mr. SCOTT of Florida. Mr. President, I want to, first off, thank my colleague from Wisconsin. You know, not only has he worked hard to try to do what all Republicans have been doing to open up this government; he has also worked his tail off to try to get people paid.

It is hard for me to believe that the Democrats don't want to pay people that are working. I mean, I don't care whether, you know, it is the military or the FAA or people that work here on the Senate floor, the people who work in our offices, Capitol Police, every-

body should get paid. There is nobody that shouldn't get paid.

I want to thank my colleague for working his tail off for trying to make that happen, and I am really disappointed that my Democratic colleagues are not willing to do that.

Here is where we are. The government has been shut down for 39 days because of Democrats—not Republicans. Republicans voted to open up the government; Democrats voted to shut down the government. We voted time and time again. Republicans have voted to open the government, and Democrats have voted to shut down the government and not pay food stamps, our troops, our air traffic controllers, or Capitol Police, the people that take care of us.

I have also tried to pass my "No Budget, No Pay" bill. So if Democrats want to fund the government and pay our Federal workers and our troops—if you ask the average American do they think the same people that have said they don't get paid or they don't get their food stamps, do you think they are saying: Well, I want to make sure they get paid? Absolutely not.

And of course, when I brought that to the floor, Democrats blocked it.

So what are the Democrats telling our families? They don't care about you or your family. It is clear. They don't care if you can put food on the table, pay the rent, pay the mortgage, make sure your children get healthcare. They are saying they do not care.

They are heartless. They don't care about members of our military who are trying to provide for their families while protecting country; they don't care about moms who rely on SNAP to feed their kids this month; they don't care about the Capitol Police who are keeping them safe every single day; they don't care about the millions of Americans who planned to fly that are now losing money on canceled tickets, unsure of their safety in the skies, and have to scramble to see and spend or decide: Should I go home at Thanksgiving?

And think about this: Do you think when there are fewer flights, the price of air travel goes down or goes up? It goes up. They don't care about Federal workers, including their own staff who are visiting food banks to make ends meet or are surviving on peanut butter and jelly sandwiches and rice and beans.

They come to work every day because—all our staffers are coming to work every day even though they don't know when their next paycheck is going to happen. Not only are Democrats saying they don't care, they have also said that "each day gets better for us" and "there's no reason to surrender."

How does that make you feel when you have been relying on food stamps? How does it make you feel when you are worrying about paying the mortgage or the rent?

Millions of struggling Americans who don't know when they will be able to feed their families or know how they are going to pay the mortgage or pay rent—Capitol Police—and think about it. The Capitol Police, Democrats see them each and every day. When you walk around the Capitol, you see them. When you walk into the buildings, you see them. And they can look them in the eye and say they voted to make sure the Capitol Police didn't get paid. I mean, I can't imagine how they can do that. Democrats think that every day they refuse to fund the government and instead choose to use Americans as leverage to extend these expiring Biden COVID subsidies and send money directly to insurance companies.

And look at this, has it worked? Everybody should invest in these insurance companies. Look at the money. Look at the dramatic increase in stock prices. Guess what. As Senator JOHNSON just said, the money goes directly to the insurance companies, and there are millions of Americans that don't even know they are getting the insurance so they never used it—just pure 100 percent profit.

Do the Democrats suggest there is any fix on that? Absolutely not.

Democrats want you, as a taxpayer, to pay for abortion. They want you to pay for trans surgery. It makes no sense.

They don't want you to know that they shut down the government. They want to blame it on somebody else, but think about it. Fifty-two, fifty-three Republicans voted to open it, and all but 3 Democrats voted to close it, time and time again.

Now, as Senator JOHNSON said, Republicans want to address healthcare costs. President Trump said it this morning; that he wants to address the problems of ObamaCare.

What happened with ObamaCare is they said—let's think of the lies here: You didn't lose your doctor, biggest lie of the year; you are going to save \$2,500 a family, it skyrocketed. Premiums are up. Copays are up. Deductibles are up.

You know, back when ObamaCare started, if you had a \$3,000 deductible, that was a catastrophic plan. Now you can have a \$10,000, \$5,000, \$14,000 deductible under ObamaCare. That is not a catastrophic plan?

Well, President Trump said this morning, he wants to address the problems of ObamaCare and stop sending massive checks to insurance companies and give the money directly to Americans.

He said:

I am recommending to Senate Republicans that the Hundreds of Billions of Dollars currently being sent to money sucking Insurance Companies in order to save the bad Healthcare provided by ObamaCare BE SENT DIRECTLY TO THE PEOPLE SO THAT THEY CAN PURCHASE THEIR OWN MUCH BETTER HEALTHCARE.

Now, think about this: When they are raising kids, the money they make, do they spend it better than the money

you give them? You better believe it. If we gave the money directly to the consumer that needs healthcare, do you think they will spend it better than the government will spend it? You better believe they will.

And maybe they will even have money left over.

If we want to solve—if we want to fix ObamaCare, we have got to give the money directly to the person. Let them buy the healthcare. So if you are going to get a healthcare subsidy under ObamaCare, you should get the money yourself in an HSA and then let you buy what you want. The government shouldn't tell you what insurance you have got buy.

If their idea was so good, why did the costs go up so much? It hasn't worked.

So what he said:

In other words, take from the BIG, BAD INSURANCE COMPANIES, give it to the people, and terminate, per dollar spent, the worst Healthcare [system] anywhere in the World, ObamaCare.

And I have a plan to do just that. It will bring down the costs. It will give you more freedom.

Instead, Democrats are fighting to keep these Biden bonus credits to try—why did they do it in the first place? They did it to mask the cost of ObamaCare. ObamaCare costs are skyrocketing, and they said: Gosh, we don't want people to know that so we are going to give you a whole bunch of money so you won't even know what it costs.

And to make sure you didn't know what it cost, they sent the money directly to the insurance company. And there is massive fraud. So here is all you had to do. If you wanted to make money off the system, you just had to know somebody's name, birthday, address, and maybe telephone number, and you could sign them up.

You got paid. The insurance company got the money. You might even not know you even got it. There are somewhere between 4 to 6 million Americans that didn't even know they were getting this. The money is just going directly to the insurance companies.

And guess what. The Democrats want to keep that going; massive fraud with your tax dollars and just keep it going.

They wanted to keep this abuse going instead of fixing its root problem, the rising cost of healthcare. It is all caused by ObamaCare. When the government gets involved in things, they often go up in price.

If Democrats actually cared about the health of American families, they would come to the table with a sane proposal. Instead, they want to keep wasting dollars by sending it directly to the insurance companies who are engaging in fraud to inflate their bottom line.

There are parents right now who don't know how they are going to be able to feed their kids. Guess what. I grew up in a poor family. I watched my mom struggle to put food on the table.

I remember when there was a farmers market, when they were going to throw

away the food, she would ask them for that food to be able to feed us. You know what? That is going on across the country.

Under the Food Stamp Program, that shouldn't be happening in our country, but because of Democrats' decision to shut down this government and make sure that people don't get their food stamps, that is going on.

I just think about the struggles my mom went through and why would the Democrats want to put moms and dads through that struggle today. That is exactly—exactly—what they are doing.

Democrats are refusing to fund food stamps, and they are stopping poor moms and dads, like mine, from feeding their kids, but they are getting paid. Let's remember this: All the problems that are being caused, they still get paid.

Now, Democrats promised to keep the government shut down and these essential programs shuttered until "planes were falling out of the sky."

Can you imagine saying that?

Unfortunately, each day we are getting dangerously closer to Democrats getting exactly that wish.

Air traffic controllers are calling in sick so they can instead work at jobs where they get paid. Think about this. They are having to not come in because they are not being paid and are taking jobs like with Uber, to get paid so they can put food on the table. So we are making an already very stressful job more stressful, and Americans are paying the price both financially and with their safety.

Now, Secretary Sean Duffy can see the stress in the system, and so he started reducing the number of flights. What he has done so far, I think, will mean 500,000 Americans will have their flights canceled each and every day. Think of that.

So think about it. You might be going to a funeral. You might be going to a wedding. You might be going to see a sick grandparent. You might be coming to see the birth of a new baby. And your flight just got canceled.

So think about this again. If there are fewer flights, the prices will probably go up.

Now, right now, millions of Americans are watching us, wondering if they are going to have to cancel the plans to fly somewhere on vacation or home to see their loved ones for Thanksgiving.

People are wondering if it is going to be safe to put their grandkids on a plane and wonder if their tickets are going to be canceled or if they have to pay more to cover changes to hotel rooms, longer stays at the airport, car reservations.

Americans don't get it. Why do Democrats not want to open up government and vote to put the American people first?

Now, look, we can have a policy conversation, but why would you shut down the government over that?

So think about that. My personal belief is the Democrats will come up with

some reason to shut down government under Trump. They did it under the first term. It didn't happen during Biden's term. Republicans didn't shut down then government. And the bill that we are talking about is the Biden budget. I didn't vote for it. I don't like it, but I am not shutting down the government over it.

Now, I remember when I was a young sailor in the Navy. I was a radarman, and I got married at 19. My wife clearly married me for my money. I was making \$332 bucks a month. Our rent cost \$250. She was making, I think, \$75 a week as a legal secretary. So if we didn't get paid for over a month, which is where our military is going to be, how would I pay the rent?

Do you think the landlord cares about my problems? Do you think the grocery store says: Oh, we are worried about you, sailor—young sailor. We will give you some food.

No. We had maybe \$25 in savings. Most people live paycheck to paycheck in this country, especially young sailors.

I can't imagine how Democrats can see young military families like mine and keep choosing to deprive them of their salaries, with a clear conscience.

Many of these Americans now going without a paycheck are young families who are just starting out. Just think about it. When you start out, you live paycheck to paycheck. You probably get a mortgage that is too big because you are optimistic and you think you can do this. And then, all of a sudden, poof, your income just completely goes away.

They would never have imagined the Democrats would have made the decision that they didn't get paid.

These young sailors want to serve their country, give their kids a roof over their heads, and offer them the opportunity to thrive. And Democrats are denying them this and putting their futures in jeopardy. But they get paid.

Oh, but one of them said: I have a mortgage.

One of the Democrat Senators said: I have a mortgage.

How many other Americans have a mortgage?

But they don't care.

Food banks in my State are strained. I was talking to a friend in Tampa, yesterday, and the lines were unbelievable at the food banks to get some food. These are both families that have relied on food stamps, and they are Federal workers that need to get paid and missed their paychecks.

I think it is the same everywhere I have talked to around the country.

Some food banks in Florida are reporting a 300-percent increase of families seeking help since the Democrats first shut down the government.

Last Sunday, when I was home, at the church, we support a food bank, and so the church said: One, will you bring in more food?

And they wanted basic, basic necessities. And they also raised money to try to buy more food.

One TSA agent working in Miami visited a local food bank and described how her family was scraping by, not knowing when her next paycheck was coming, and she said it is demoralizing, and it was getting pretty bad.

A recent CBS article highlighted how Federal workers in Florida who have been working for the last 39 days without getting paid are now turning to food banks for the first time while they still show up, and they are still doing their job.

It is time for Democrats to show up and do their job. I just don't get it. How can Democrats not care? The American public should be outraged. I am.

I think it is time for Democrats to finally choose the American people over these insurance companies that have made a fortune over a program that doesn't work. It is time for my Democrat colleagues to do their jobs and vote to fund the government.

Now, we should have a conversation about how we fix ObamaCare. Republicans didn't create ObamaCare. Democrats created ObamaCare.

And remember, you are supposed to keep your doctor—lie. You are supposed to keep your plan—lie. Per family, you are supposed to save \$2,500—lie. It was supposed to save the Federal Government, I think, \$100 billion—lie.

So it has all been a lie. It has all failed. So we ought to fix it. We ought to sit down and say: How do you drive the cost of healthcare down?

We should work hard to make sure everybody has access to great healthcare.

We must stop taxpayer money from going directly to insurance companies that are posting record profits and say: Give the money directly to Americans who need it.

We can give money to them directly through a health savings account and let them pick the insurance they want. We should allow Americans to shop across State lines and find the best insurance product for their individual family. This will clearly drive down the cost of healthcare. But, first, Democrats, open government.

The American people should be calling every single Democrat. What should happen right now is every American should call every Democrat Senator right now and say: Open the government. Have a heart. And stop getting paid until you do.

I yield the floor.

The PRESIDING OFFICER. The Senator from Alaska.

Ms. MURKOWSKI. Mr. President, I know that we are getting ready to wrap up the day here, on this Saturday, and I just wanted to take just a couple

minutes. And I really don't feel like I am speaking as the Senator for Alaska. I feel like, at this moment, I want to be the Senator speaking for the men and women who allow this place to happen on a weekday but also on a weekend.

There are a lot of really great people who come in, day over day over day, to either protect the Capitol, to clean the Capitol, to help make sure that our operations are efficient and expedient to the extent that we can be. They keep the wheels on the bus, if you will.

And along with all of our other Federal employees and so many that are being impacted by this shutdown, they haven't been paid since the 1st of October, since the shutdown began, and the pressure points are real. I spend a lot of time talking to these people because they are, again, the ones that are making things happen here.

And we are here on a weekend, and I am glad we are here this weekend. I didn't want to be. I didn't want to be here last weekend, but I said: Until the government is open, we should be here doing our jobs.

And so I am glad that we are here, but I also recognize that this is not business as usual. This is not ordinary times. This is a Saturday. It is a beautiful day in Washington, DC, right now.

And we have asked those who are our stenographers, those who are doing the photocopying, those who are outside guarding the doors to this entrance—we have asked everybody to be here. We have asked everybody to be here.

The Capitol Building, the doors that are open this weekend—almost identical to what we would be doing on a Monday, Tuesday, Wednesday, Thursday, Friday. The doorkeepers who are outside, same schedule as usual. The Employee Assistance Program, same schedule as usual. The food services, a little bit pared down, but outside of some different hours, scheduled as usual.

The ID office—do we really need to have the people who work at the Senate ID Office here on a Saturday and a Sunday?

The media galleries, the parking operations, the photographic services—do we really need to have the Senate photographers coming in?

Those people who have kids, whom they don't get to see during the week—we are now asking them to come in, be on standby here during the weekend, drive 45 minutes to come in.

Printing and graphics. We need charts. Well, those folks are all still here.

The Senate Post Office, the Senate recording studio.

I care about the people who allow our operations to function, and I don't

want us to grind them down. And so I am asking that our Sergeant at Arms, along with those who have the oversight—it is the Senate Committee on Rules and Administration—I am asking them to take a look at this list and to make sure that we are treating the people who stand by us with the degree of respect that they deserve during a really difficult time.

We need to get the shutdown over, behind us, yesterday. But, in the meantime, let's think about those who are here.

I yield the floor.

The PRESIDING OFFICER (Ms. MURKOWSKI). The majority whip.

Mr. BARRASSO. Madam President, first let me thank you for the wonderful remarks you just made on the floor, and I would hope that our Democratic colleagues were listening and would follow the advice that you have given. It was a good lesson in leadership and one that I think we all believe would be best if it were followed by all of America. Thank you very much, Madam President.

MORNING BUSINESS

MEASURES PLACED ON THE CALENDAR

The following bill was read the second time, and placed on the calendar:

S. 3166. A bill to rescind unused COVID funding and reduce the deficit.

ORDERS FOR SUNDAY, NOVEMBER 9, 2025

Mr. BARRASSO. Madam President, I ask unanimous consent that when the Senate completes its business today, it stand adjourned until 1:30 p.m. on Sunday, November 9, 2025; that following the prayer and pledge, the Journal of proceedings be approved to date, the morning hour be deemed expired, the time for the two leaders be reserved for their use later in the day, and the Senate be in a period of morning business, with Senators permitted to speak therein for up to 10 minutes each.

The PRESIDING OFFICER. Without objection, it is so ordered.

ADJOURNMENT UNTIL 1:30 P.M. TOMORROW

The PRESIDING OFFICER. Under the previous order, the Senate stands adjourned until 1:30 p.m. tomorrow.

Thereupon, the Senate, at 5 p.m., adjourned until Sunday, November 9, 2025, at 1:30 p.m.