

individual marketplace on the ObamaCare exchanges.

Now, you might ask, why is that? There are a lot of reasons behind it. When they put the law in place in the first place, it was flawed structurally. But then he referred to these so-called Biden COVID bonuses, which were the enhancements that the Democrats now want to lock into place.

Now, remember, this was done in 2021 with a Democrat majority, Democrat in the White House, under reconciliation. So there wasn't a single Republican who voted for these enhancements in the first place. But, remember, they were enhancements designed to be responsive to the pandemic.

They were COVID bonuses, only supposed to be temporary. And then, in 2022, they extended them again and set them up to expire at the end of this year. This is a problem of Democrats' making, pure and simple.

So to suggest for a moment that Republicans somehow aren't interested in lowering healthcare costs when, in fact, it is Democrat policies that have led to the runup, the rampant increase—221 percent increase in premiums since the exchanges went live over 10 years ago. You find me anything else in our economy that has seen that kind of an increase over that same time period, Mr. President. That is a staggering increase.

The Biden COVID bonuses that were enacted with all Democrat votes in 2021 and then extended again in 2022 and are set to expire at the end of this year were, again, designed to be a response to a COVID emergency which no longer exists.

So what has happened? They locked in the Biden COVID bonuses that are set to expire at the end of this year, and they expect Republicans now to bail them out. Well, frankly, Republicans are interested in things that will drive down and lower healthcare costs.

The other thing they did in 2022, which is sort of interesting, is that the base ObamaCare policies covered people up to 400 percent of the poverty level. Well, today, that is about, for a family of four, \$128,000. So in the exchanges, you could get coverage, and if your healthcare insurance premiums hit a certain percentage of your income, anything above and beyond that was covered by a government subsidy. That is, in fact, the way it worked prior to 2021. The Biden COVID bonuses took that cap off. There is no cap—no cap. So now you have people making \$500,000, \$600,000 a year who are getting subsidies from the Federal Government to buy insurance.

The other thing they did is they did away with—there are what are called zero-dollar policies or zero-dollar premiums. In other words, there are people out there who pay nothing for coverage. Their coverage is entirely covered by the Federal Government through the subsidy.

Well, what that has done and because of the way the program is structured—

they structured it—is to provide the subsidies directly to insurance companies. This is called, falsely, a premium tax credit. It is not a tax credit. A tax credit would be something that would lower tax liability dollar for dollar when you file your income taxes. This is a subsidy, a direct subsidy.

So you have literally millions of people—millions of people—who have no idea they are covered because they aren't paying anything for it, and the insurance companies are getting the payment. So the insurance companies are incentivized to go out and autoenroll all these people across the country. So what you have today are literally millions of people of the 23 to 24 million people who get their coverage in the exchanges—millions of those have no idea that they are even covered because the insurance company is getting the subsidy, autoenrolling them, which might explain why last year 40 percent of the people who get their insurance coverage through the exchanges didn't file a claim.

Now, you could say that maybe they are healthy; maybe they are younger. That is all partially true, but do you think 40 percent of the people in the exchanges didn't file a claim? I mean, think about that. That means there are literally millions of people out there—millions of people who don't know they have coverage, and the insurance companies are getting the payments and making bank at the expense of everybody else in this country. And those who are paying premiums are seeing those premiums go up, as I said, 221 percent since these exchanges went live 10 years ago.

So this is not something the Republicans—they blame the Republicans for the healthcare crisis. The healthcare crisis was created by Democrats with all Democrat votes in 2021 and then again in 2022, setting them up to expire at the end of this year and with no income limits and zero-dollar premiums and the subsidies going directly to the insurance companies instead of into the pockets of the American people.

Now, there is a better way to do this, but it is going to take cooperation from both sides to do that. It seems to me, at least, that what the Democrats would rather have than a solution is an issue. They want a political issue, and they want to blame Republicans. But you have to come back to the basic premise that facts are stubborn things.

These are the facts: In 2021, these Biden COVID bonuses went into effect. Lifted the cap, so there is no cap, so you can have unlimited amounts of income and still get coverage in the exchanges; zero-dollar premiums, so some people are paying nothing for their health insurance premiums; and insurance companies that are incentivized to autoenroll those very people. In many cases, those people have no idea they are covered. That is a pretty amazing contraption, if you will, and, some would argue, scam on behalf of

the insurance companies in this country but certainly to the detriment of the American people, who do need more affordable coverage. They need to be able to afford healthcare along with the other things they buy on a daily basis. People need access to healthcare in this country, and they need affordability when it comes to healthcare in this country.

I would say there is a path forward here. It can't happen unless there are significant reforms because you can't have people who are making unlimited amounts of money being able to qualify for government subsidies in these exchanges. Nor should you have, in my view, people who pay absolutely nothing—not one dollar—for coverage getting coverage and insurance companies being incentivized, because they get a subsidy for doing it, to cover these very people who don't even know they are covered. That is a really, really bizarre business model. I mean, you couldn't make this stuff up.

Now the Democrats are saying: Oh, we created this, but it is your problem. Please, please fix it. If you don't, if you don't do something that will extend this program that has premiums that continue to go up like this for the American people, we will use it against you in a political campaign as a political issue.

That is the state of play right now, which is why we need a solution and a solution that brings us back to where the American people have options, where there are some sort of income limits, where there are people at least paying something for their coverage, where the insurance companies aren't being enriched at the expense of the American people, and where the American people have choices and options to get the plan they want that works for them and for their families. That is a business model that works. Competition, optionality, market forces, driving down prices, giving the American people more choices to buy the insurance they want at a price they can afford—that is a business model.

The business model we are operating under today was created by the Democrats, and now there is some expectation that somehow Republicans are supposed to come here and fix the problem they created.

BIDEN ADMINISTRATION

Mr. THUNE. So let me get back to my remarks here and start by saying that last month, the incoming mayor of New York City, who is a leading voice in today's Democratic Party, promised New Yorkers:

We will prove that there is no problem too large for government to solve, and no concern too small for it to care about.

No problem too large and no concern too small for government to get involved. That was the quote. That is a dangerous way of thinking. It is a license for government growing

unbounded, and it is a recipe for expanded bureaucracy and greater frustration for Americans who are just trying to live their lives.

But growing government is the driving philosophy of the Democratic Party, and you can just look at the Biden years. We had the Federal Government mandating masks for 2-year-olds outside—not in a building, outside for 2-year-olds; the EPA regulating puddles and saddling farmers and ranchers with massive compliance laws, which we experienced in my State of South Dakota; electric vehicle mandates. If they had their way, by next year, 35 percent of the vehicles on the highway would be EVs. Thirty-five percent. Do you know what that number is today? It is about 10, 11, maybe 12. There is no way—no way—that could have been complied with. And there was a reckless tax-and-spending spree that caused a yearslong inflation crisis. Inflation got up in the double-digit range—something we haven't seen in several decades.

Republicans have spent the last year cleaning up from the consequences of Democrats' Big Government philosophy. President Trump has repealed a number of burdensome regulations and rules, and here in Congress, we have used the Congressional Review Act to repeal rules, regulations, and mandates that were creeping into seemingly every facet of Americans' lives. That includes four separate rules on appliances.

That is right—last year, appliances became the latest focus of Democrats' radical environmental agenda. One rule applied expensive, unnecessary, new standards to commercial fridges and freezers, the kind used in restaurants and grocery stores. The Energy Department estimated that it would take 90 years for a business to see savings from these more expensive appliances.

Another rule sought to take gas water heaters off the market, raising costs for homeowners and imperiling American manufacturing jobs.

Then there were the Biden administration's proposed reporting and certification requirements for everything from light bulbs and dishwashers to dehumidifiers and air-conditioners.

Reporting and certification requirements may not sound like much, but those requirements mean a lot of front-end work that has to be done—work that costs time and money and places a huge burden on businesses and drives up prices for consumers.

In its public comments on the Biden administration's appliance standards, Carrier, an appliance manufacturer, said that the Department of Energy failed to adequately account for "the cost and burden . . . to comply with updated requirements." A manufacturers association said that the proposed reporting standards had "no practical utility." Another objected to what they called "burden without benefit."

Thanks to Republicans' efforts, hard-working Americans and small busi-

nesses have been spared these costly regulations.

We have also been able to dismantle Democrats' regulatory assault on Americans' cars. President Trump repealed the Biden administration's electric vehicle mandate, and here in Congress, we approved legislation to repeal waivers that would have allowed California to impose a de facto electric vehicle mandate on the whole country.

We also passed a CRA resolution repealing the Biden rubber tire manufacturing rule—a gross example of unnecessary regulation. The Biden administration proposed new emissions standards for tire manufacturers—an industry that is already subject to strict emissions rules.

The Biden rule, while it would have reduced the emissions of certain pollutants, would have actually increased—increased—emissions of carbon dioxide and methane. That is right. You can't make that up. It would have increased emissions of carbon dioxide and methane, and it would have cost tire manufacturers \$13 million per year and possibly more than that.

Unfortunately, these are not the only examples of the overreach of the Biden administration's Green New Deal-style regulations. No, the Biden administration also went after energy production, heaping additional costs and restrictions on energy producers that would have driven energy costs higher and higher.

Earlier this year, Republicans repealed the Biden administration's marine archaeology rule. Energy producers are already required to submit an archaeological report before drilling in areas that are thought to include things like shipwrecks, settlements, and other archaeological sites, but the Biden administration wanted energy producers to submit reports even when there is no reason to suspect a project will be near an archaeological site. It was just another way to slow down production and heap more costs on energy producers—costs that would eventually have been paid by American consumers. Republicans repealed that rule.

Then there was Democrats' natural gas tax. In 2022, Democrats enacted a tax on methane emissions from natural gas producers—a tax that would have driven up energy prices and destroyed jobs in the energy sector. Republicans repealed this regulatory implementation through the CRA—the Congressional Review Act—process and then blocked this misguided tax in the One Big Beautiful Bill this summer.

Our efforts continue. A few weeks ago, the Senate passed a resolution blocking the Biden administration's restriction on energy development in the National Petroleum Reserve in Alaska—an area established specifically—specifically—for the purpose of providing the United States with energy resources. The Biden administration tried to close a significant portion of it, but when President Trump signs this resolution and repeals these re-

strictions, we will once again be able to leverage these abundant natural resources for the benefit of the American people.

Regulations have consequences. Democrats may believe there is nothing that couldn't be improved by a little government intervention, but Republicans and I think the American people know what too often happens when government decides to get involved.

Reagan said 40 years ago:

[T]he nine most terrifying words in the English language are: I'm from the government, and I'm here to help.

When I am talking to business owners in South Dakota, I often tell them to let me know how we can help, even if that means getting out of the way.

And, Mr. President, that is often the right answer. While some regulations are necessary, too often regulations do more harm than good. And regulations mean costs—costs that are almost always passed on to the consumer.

Republicans are continuing our efforts to get government out of the way and to bring down costs for the American people.

I yield the floor.

The PRESIDING OFFICER. The majority whip.

WYOMING SERVICEMEMBERS

Mr. BARRASSO. Mr. President, each year, I look forward to spending Thanksgiving with Wyoming men and women in uniform who are serving overseas. I had the privilege of doing it again this year. This Thanksgiving, I was with Wyoming airmen at Ramstein Air Base, which is in Germany.

These young men and women came from Casper, Cheyenne, and Riverton, serving our Nation. They are doing an outstanding job in their work and supporting missions in Europe, in Asia, and in the Middle East. They are a long way from home—eight time zones away from Wyoming—away from family, away from friends, away for the holidays.

And I go every year, wherever I can find Wyoming troops, to thank them for their service, to thank them for their commitment, to thank them for what they do to keep us safe and to keep us free, and for the sacrifices that they are making. And I also want them to know that the people at home are thinking about them and know that they are a long way from home and caring for all of us.

To me, they are heroes. They wear the uniform not for their safety but for ours. We see it abroad, and we also see it at home.

And what we have seen at home is, since August, National Guard troops have been deployed right here in Washington, DC. As a result, Washington, DC, is safer for residents and for visitors, for people who come from your State and from mine who want to come and see the Nation's Capital. What we have seen since this has begun is that