HEALTHCARE

Mr. THUNE. Mr. President, I would like to read a few quotes from some of my Democrat colleagues from the past couple of months.

This is from November 6:

We did fail to bring down the cost of healthcare.

This is from September 30:

Now, right now, we have a broken health care system. Nobody can afford health care.

This one is from December 3:

I think we all agree there's brokenness in the whole system.

Again, from December 3:

As much as we disagree on things, I just want to note the underlying agreement that this system needs a lot of reform.

Now, as I said, all of these are quotes from my Democrat colleagues in just the past couple of months. Every quote is an implicit admission that ObamaCare has failed.

Back in 2009, of course, Democrats were arguing that ObamaCare was going to fix healthcare. This is a quote from that time:

[A]n historic bill that will finally reform our broken health care system and help millions of our families and small businesses get the coverage they need at a price they can afford. It is about time.

That, again, was a senior Democrat Senator from back in 2009.

Or in the words of the Democrat lead-

Who would have thought that we could finally get a handle on the thing that is driving our budget deficit to great heights, which is health care costs, and at the same time do so much good by covering so many people?

Well, contrast that with the words of the Democrat leader today:

[T]he healthcare crisis is so deep and so real.

"The healthcare crisis is so deep and so real." In other words, Democrats great scheme to fix healthcare— ObamaCare—has failed. So what are Democrats proposing to do this week? Introduce reforms? Perhaps try a different approach? Well, no. That would be wrong if you assumed that. They have announced plans to throw good money after bad. They proposed a clean, 3-year extension of the enhanced ObamaCare subsidies. "Clean"-no reforms, no revisions, just billions of additional taxpayer dollars to prop up part of a program that has utterly failed to reduce healthcare costs.

Since 2013, premiums for ObamaCare enrollees have risen 221 percent-221 percent. In other words, this program is doing the very opposite of lowering healthcare costs. And as if soaring premiums weren't a big enough problem, the exchanges are rife with potential for waste, fraud, and abuse. A damning report from the Government Accountability Office released last week found that the exchanges continue to enroll fake individuals, are improperly paying out subsidies, and are failing to ensure payment accuracy, potentially putting taxpayers on the hook for millions or billions in improper payments.

So I might just show you. This is what the GAO found—the Government Accountability Office—and this just came out literally just this last week. This was a finding on their behalf—on their part: ObamaCare subsidies granted without documentation to 90 percent of fake accounts.

So what the Government Accountability Office did is they ran an audit of the exchanges in which these insurance policies change hands and found that 90 percent—90 percent—of these fake accounts were granted subsidies without documentation. Think about that. Ninety percent of these-this investigation—these accounts thev checked—they created fake accounts to see if, in fact, they would get a government subsidy, and they did. There is a 90-percent failure rate in this program.

So we have spiraling healthcare costs, a program incredibly vulnerable—as is evidenced—vulnerable to fraud and abuse, and, again, Democrats are proposing that we do absolutely nothing—no reforms, no revisions, no safeguards; just billions more in taxpayer dollars.

Republicans have made it very clear that we would like to work with Democrats to address the affordability of healthcare and find solutions that actually reduce costs, but, as Democrats have made clear with this "clean bill." they are not really after healthcare solutions. They seem to be OK with a 90percent fraud rate. They are after a political issue to attempt to batter Republicans with during this next election year. If that means a proposal to throw more money at a program they know very well-very well-is failingit is documented—then that is what they are going to go with.

I will quote again:

As much as we disagree on things, I just want to note the underlying agreement that this system needs a lot of reform.

Again, those are the words of a Democrat Senator, and she is right. The system does need reform—and a lot of it. It is too bad Democrats aren't interested in making any.

EXECUTIVE SESSION

EXECUTIVE CALENDAR

Mr. THUNE. Mr. President, I move to proceed to executive session to consider Calendar No. 4, S. Res. 532.

The PRESIDING OFFICER. The question is on agreeing to the motion. The motion was agreed to.

The PRESIDING OFFICER. The clerk will report the executive resolu-

The senior assistant executive clerk read as follows:

An executive resolution (S. Res. 532) authorizing the en bloc consideration in Executive Session of certain nominations on the Executive Calendar.

CLOTURE MOTION

Mr. THUNE. Mr. President, I send a cloture motion to the desk.

The PRESIDING OFFICER. The cloture motion having been presented under rule XXII, the Chair directs the clerk to read the motion.

The senior assistant executive clerk read as follows:

CLOTURE MOTION

We, the undersigned Senators, in accordance with the provisions of rule XXII of the Standing Rules of the Senate, do hereby move to bring to a close debate on Executive Calendar No. 4, S. Res. 532, an executive resolution authorizing the en bloc consideration in Executive Session of certain nominations on the Executive Calendar.

John Thune, John Cornyn, Steve Daines, Bernie Moreno, Roger Marshall, Chuck Grassley, Cindy Hyde-Smith, Rick Scott of Florida, Tim Sheehy, Pete Ricketts, Jon A. Husted, Tom Cotton, John R. Curtis, John Barrasso, Markwayne Mullin, Josh Hawley, Todd Young.

LEGISLATIVE SESSION

Mr. THUNE. Mr. President, I ask unanimous consent that the Senate resume legislative session.

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

DEPARTMENT OF DEFENSE AP-PROPRIATIONS ACT, 2026—Motion to Proceed

Mr. THUNE. I move to proceed to Calendar No. 136, H.R. 4016.

The PRESIDING OFFICER. The clerk will report.

The senior assistant executive clerk read as follows:

Motion to proceed to Calendar No. 136, H.R. 4016, a bill making appropriations for the Department of Defense for the fiscal year ending September 30, 2026, and for other purposes

APPOINTMENT

The PRESIDING OFFICER. The Chair, on behalf of the Vice President, pursuant to Public Law 94-304, as amended by Public Law 99-7, appoints the following Senator as a member of the Commission on Security and Cooperation in Europe (Helsinki Commission) during the 119th Congress: the Honorable Ruben M. Gallego of Arizona vice the Honorable Tina Smith of Minnesota.

DEPARTMENT OF DEFENSE APPROPRIATIONS ACT, 2026—Motion to Proceed

RECOGNITION OF THE MINORITY LEADER

The PRESIDING OFFICER. The Democratic leader is recognized.

FARMERS

Mr. SCHUMER. Mr. President, today, Donald Trump is announcing a \$12 billion bailout for farmers who have been punished by his trade war and his tariffs.

Let's be very clear. The reason farmers need relief at all is largely because Donald Trump betrayed them and decimated their businesses with his disastrous tariffs.

Now, Donald Trump is patting himself on the back, acting like a hero to farmers, while using taxpayer dollars to clean up the mess he created. It is textbook Donald Trump incompetence.

I want to make three very important points about this announcement.

First, as is so often the case with Donald Trump, we have no idea whether the farmers who actually need help will ever see this \$12 billion. He always makes promises that don't deliver. He regularly announces that relief is coming with all due haste, and, somehow, time and time again, the money never reaches the people who need it most.

So if I were a farmer, I wouldn't count on this money. It is probably more of Donald Trump's big talk without really delivering. That is what has happened over and over again.

Second, a one-time payment for farmers is cold comfort for all the headache and anxiety and losses they have endured because of Donald Trump's trade war.

Farmers do not want a handout. Ask them. They want markets. But Donald Trump's policies have killed the markets our farmers rely on to make a living.

This is especially true for soybean farmers. China went from buying more than \$12 billion in American soybeans last year to virtually nothing by the middle of this year. That Chinese need for soybeans didn't disappear. Contracts went to other countries, like Argentina, which Trump then bailed out at U.S. farmers' expense. And producers in those countries—Argentina, Brazil—have now locked in new longterm deals that will shut American farmers out for years and which a onetime check can't alleviate. A one-time check isn't a solution; it is a bandaid over gunshot wounds.

Again, ask our farmers. They want long-term contracts. Unfortunately, they are not going to get them because, when we cut off China, China went to Brazil and Argentina, and those soybean growers said: Yes, we will give you soybeans, but not for a year—3 years, 4 years, 5 years.

Finally, the American people are being punished twice for Donald Trump's costly tariffs. Families have seen the cost of beef, produce, and other groceries skyrocket over this year because of the tariffs. And now they are told their taxpayer dollars must be used to clean up the mess that Donald Trump and his tariffs created.

So, on the first, he tells consumers: You have to pay more for the tariffs.

Then the taxpayers have to pay more because the farmers are in such trouble because of what Donald Trump did.

Donald Trump's announcement today is hardly a triumph. It is an admission of failure—failure to help farmers, failure to rein in China, and failure to lower costs.

(The remarks of Mr. Schumer pertaining to the introduction of S. Res. 533 are printed in today's Record under "Submitted Resolutions.")

THE ECONOMY

Mr. President, on Donald Trump and the costs that Americans pay for his policies, tomorrow, Donald Trump will travel to Pennsylvania to give a speech on what he calls his economic accomplishments.

We all know how this is going to turn out. Donald Trump will spend the first few minutes of his speech trying to stick to his talking points. Then he will spend the next 2 hours rambling about how affordability is a Democratic scam, a fake narrative. He will blame Joe Biden for his own failures while offering zero solutions to bring down costs.

Americans who are paying more for daily essentials want to see the President act, not ramble from a podium. Affordability isn't some kind of messaging issue, and it is certainly not a scam, as Donald Trump claims from inside his little bubble. He doesn't even realize what Americans are going through as they worry and struggle to pay the bills that come in each week and each month. It is a crisis Donald Trump himself exacerbated with his own policies.

There aren't enough speeches in the world to reverse the damage Donald Trump has done to rising costs. After all, those tariffs have raised prices across the board on groceries, on clothing, on energy.

Whose tariffs are they? Donald Trump's.

Who promised to bring costs down on day one and then turned around and cut healthcare, cut SNAP benefits, closed rural hospitals, and axed goodpaying energy jobs in red and blue States alike? Donald Trump.

Who has been completely silent and invisible as Americans speed toward a healthcare cliff unlike any we have seen in a long time, and who has done nothing as families are on the brink of paying thousands of dollars more on healthcare premiums? Donald Trump.

So, look, the matter here is simple: Donald Trump can blame the previous administration all he wants for his own failures. He can keep calling affordability a con job or a fake narrative or a Democratic scam. He can keep pretending everything is going great.

But, Trump, it can't change the reality that you have created. People are hurting, and people need help paying for the things they need every day.

Donald Trump has failed to deliver on the No. 1 thing the American people care about: costs—how much it costs them to buy the things they need. And it is going to come back to haunt Republicans very, very soon.

HEALTHCARE

Mr. President, on healthcare, well, we are at the start of an extremely important week for Donald Trump and for Republicans when it comes to our Nation's healthcare crisis. On Thursday, the Senate will vote on the Democrats' bill for a clean, 3-year extension of the ACA premium tax credits.

The question Republicans face this week is very simple: Will they support

our bill and lower people's premiums or will they block our bill and send premiums through the roof? That is what is at stake on the vote this Thursday.

Leader THUNE just gave a speech blasting the ACA.

But, Leader Thune, you blast the ACA; well, where is the Republican plan?

The Republicans have no plan. They are so divided between themselves that they can't even put a plan together.

We Democrats do have a plan, and it is this bill for a clean, 3-year extension. This is the only way to solve this problem now before premiums go way up and, in January, people are faced with such high bills. Our bill prevents costs from going up right now.

Here is the reality: Most Americans want to see these credits extended.

Leader THUNE blasts the ACA, but he has no plan. Amazingly, he has no plan when 55 percent of Trump voters—of MAGA voters—want to see the credits extended.

So I urge my Republican colleagues not to follow Leader Thune.

You have one chance, Republican colleagues, to get this right.

Left to their own devices, Republicans don't have a snowball's chance in hell of fixing the healthcare crisis—not a snowball's chance in hell of fixing this crisis—because they are so divided. Even the plans they claim are reasonable can't move forward because one-half of the Republicans want one thing, a third of the Republicans want another thing, a sixth of the Republicans want a third thing, and they can't agree.

The contrast is stark: Republicans are divided, and Democrats are united. We want to extend these credits. It is the right thing to do for the American people as they stand on the edge of the cliff

Meanwhile, one of the biggest failures in leadership on healthcare has been Donald Trump. As our country faces a crisis that will touch the lives of millions of people, he is sitting on the sidelines. For months, we have urged him to meet with us, to talk with us, and to come to an agreement on fixing ACA premiums. Instead, he has isolated himself in the White House and blasted the ACA on Truth Social while doing nothing—nothing—to prevent this from happening, while doing nothing to present a real plan.

Republicans are nowhere on healthcare, and the clock is ticking. Americans' livelihoods are at stake. Our healthcare system is at stake. The future of our hospitals, many of which will be overrun when people lose insurance, is also at stake.

Republicans who claim to worry about healthcare costs have one last chance to act, and that is to join Democrats in supporting our bill for a clean, 3-year extension.

EXECUTIVE NOMINATIONS

Finally, Mr. President, on these noms packages that are coming forward, today, Senate Republicans are moving forward on a new nominee package that is chock-full of horribly unqualified and shockingly radical nominees.

All year long, Republicans have bent the knee to Donald Trump—bent the knee to Trump—and turned the Senate's duty of advice and consent into obey and confirm, and this package of nominees is no different.

By moving these nominees in one package, Republicans in the Senate are trying to hide how bad these nominees are from the American people. They would be embarrassed to have a debate even of 2 hours. They would be embarrassed to have a vote because these nominees are so bad.

We all know that Donald Trump and the way he nominates people often are perverse. If someone has broken the law or if someone has done a bad thing, he almost wants to nominate them, and the folks around here are going along.

Let me give you a few quick examples. Thomas Bell to be inspector general of HHS. He is supposed to be looking at fraud, waste, and abuse. This guy is supposed to be inspector general of HHS. Well, Bell is a well-documented Trump loyalist and anti-abortion extremist who has a history of committing repeated fraud, manufacturing fake documents, and misusing unauthorized funds. This is who the Republicans want to confirm as an HHS watchdog? Give us a break. Give America a break.

By the way, these nominees are going to come back and embarrass Trump, just as we warned about Hegseth. If you pick a FOX News commentator to run the most complicated life-and-death Department in our country, he will embarrass you, we said, or worse, and that is just what is happening. It is worse.

What about James Percival to be general counsel at DHS? He is another Trump loyalist who has been a key figure in pushing the administration to defy court orders in regard to deportation actions.

Then there is Jeffrey Hall to be Assistant Administrator at the EPA. How much experience does Mr. Hall have for this position? Zero. And in his time acting in the role, the EPA dismissed a complaint, against a Trump donor group, that alleged that pesticides were sprayed by guards on detainees at an ICE facility.

I could go on and on and on as so many of these nominees are awful—this is chock-full of unqualified, horrible nominees—but the bottom line is this: Democrats want individual votes on these nominees. We want time to debate them on the floor, and we want the American people to see for themselves who Donald Trump and the Republicans are trying to appoint to serious positions of power.

I yield the floor.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The bill clerk proceeded to call the roll.

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

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

NOMINATION OF ARJUN MODY

Mr. BARRASSO. Mr. President, I come to the floor just having listened to the minority leader talk about our nominees for various positions in the Trump administration, and I am happy to report that this month, December of 2025, we will confirm nearly 100 more of President Trump's qualified nominees. This is going to bring the total number of nominees confirmed this year to nearly 420—we will surpass 400—and this far surpasses the number that Joe Biden confirmed in his first year in office.

One of these highly qualified nominees is Arjun Mody, whom I would like to talk about now

Arjun is an extraordinary leader and a trusted friend. Arjun has been nominated to serve as Deputy Commissioner of the Social Security Administration. Now, in choosing Arjun, President Trump has chosen the very best. I have known him for 15 years, and he has helped shape my work in the Senate. He ran three of my Senate leadership offices, and in each one, he transformed how we served the Members of this body.

Prior to that, Arjun worked for Senator Elizabeth Dole of the Presiding Officer's home State of North Carolina and for Senator Kay Bailey Hutchison of Texas.

When you hire staff, you need people you can trust completely. I saw Arjun earn that trust in moments both big and small.

Here is the truth about Arjun: If something needs to get done, he is going to get it done with excellence. He doesn't just know policy and process; he knows and understands people. He doesn't just build high-impact teams. He doesn't just work hard; he works well with everyone.

When the stakes are the highest, he always delivers results. I have watched Arjun take on the toughest challenges and find solutions that other people have missed. That is exactly what Social Security needs right now in our Nation because for 90 years, Americans have relied on Social Security—not just for income but for the independence these people have earned. They count on it to keep a roof over their heads and to put food on the table. That promise matters, and it needs leaders who understand both its importance and its challenges.

Arjun is going to modernize the Social Security Administration, he is going to help strengthen its core mission, and he is going to ensure that payments are timely, accurate, and secure. At the same time, he is going to work with this committee, with the Senate, and all across the government.

Most importantly, he will never forget that behind every case number is a person and that every beneficiary matters, whether they are a senior, whether they are a survivor, or whether they are someone with a disability. Social Security works because Americans can trust it month after month, year after year. With Arjun, that trust is in capable hands.

I have trusted Arjun to lead my staff, and the President has trusted him to strengthen Social Security. Now I urge my colleagues on both sides of the aisle to trust him with their vote.

I yield the floor.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The bill clerk proceeded to call the roll.

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

The PRESIDING OFFICER (Mrs. BRITT). Without objection, it is so ordered.

HEALTHCARE

Mr. DURBIN. Madam President, the issue of quality, affordable health insurance is personal to me. I know what it feels like to be a new dad with a beautiful little baby girl with a serious medical condition. It happened in my life when I was a student in law school at Georgetown here in Washington, DC.

God gave us this beautiful little girl, but I didn't have health insurance as a law student. We ended up in the charity ward of Children's National Hospital waiting for our name to be called to be introduced to the doctor—the new doctor—at the hospital who would do his best to help my daughter.

I thought about it as I sat in this ward with other people who could not afford to pay their medical bills and thought to myself, I failed as a father and husband. I didn't do the basics. I didn't have health insurance when my baby came along.

Well, there were some wonderful people who did some wonderful things for our daughter, and I will never forget it. But I also never will forget sitting in that chair wondering who would come through that door and be my daughter's doctor. I would be meeting him for the first time. I never felt so helpless as I did at that moment.

As lawmakers, I believe our job is to help make life a little bit better for the people we represent. This week, it means tackling the quality, affordable health insurance issue. It is no secret what happened in this Chamber over the last several weeks and months. We had the longest government shutdown in history—42, 43 days, depending on how you calculate it, but it was a record

The issue was whether or not we would do something to provide health insurance to some 20 million Americans who stand to lose it because the premiums are too expensive.

We went back and forth, and every day I came to this floor and stated our position on the case. Senator Thune, Senator Barrasso stated their position. Senator Schumer, of course, was part of this dialogue that went on week after week.

The decision was finally made by a number of us to end the government shutdown by voting to open the government. There was an understanding that certain things would happen: Appropriations bills would pass as part of the continuing resolution, and many Agencies of government, which were in a questionable position, would be funded.

That was important.

But when it came to health insurance, we reached an agreement that this week, before the Christmas recess, we would have a debate and a vote on extending health insurance.

Why are we doing this? Because the Affordable Care Act passed under President Obama provides tax credits, help in premium payments, for millions of Americans who could otherwise not afford to have it. And the decision in the Big Beautiful Bill—the budget bill of President Trump—to end those tax credits meant that millions of Americans stood to lose the health insurance that they had before starting January 1 with new and higher premiums.

Senator THUNE promised a vote, and I believed—he told me personally—he would keep his word, and I believe he will. I think we will have a vote this week, but a vote is not enough if we can't come to an agreement.

We need 13 Republicans to join us in a bipartisan effort to extend this tax credit so that millions of Americans don't lose their health insurance—13 of them. They need to step forward and, frankly, join us in a bipartisan effort. There is a lot more to be done. This is not all that we will do, but extending this health insurance premium assistance to these families can make a real difference.

Let me tell you a story. If you are looking for breakfast in downtown Chicago on a Sunday morning, let me recommend a restaurant. The name of the restaurant is Lou Mitchell's. Lou Mitchell's restaurant is in the shadow of Union Station, the Amtrak station downtown Chicago. It is two or three blocks from our Catholic parish, and we are there regularly on Sunday mornings, 8 o'clock. We have got two stools by the counter that my wife and I sit at and eat breakfast. We have come to know just about all of the waitresses and helpers in this restaurant.

It is legendary, by Chicago standards. They claim to be the starting point for the creation of U.S. Route 66. There are people, literally, coming from all over the world to make that journey down Route 66 and start with breakfast at Lou Mitchell's.

Donna Fenton is my personal friend, my wife's as well, and she is the maitre d' at the breakfast restaurant. She is 94 years old. She never misses a day of work. She is a wonderful person, a diehard Cubs fan who wears earrings with the Cubs logo on them. I have taken her to games over at Wrigley Field, and she, even at her age, is just as lively and involved as any person in the whole audience.

Yesterday, when my wife and I went to Lou Mitchell's for breakfast before church, I had conversation with another person who is on their staff, a waitress. She is a manager as well, and she has been working at this job for years. She is 63 years old.

Her husband just qualified for Medicare, and she felt relieved that that worry about his health insurance would be take care of. She then found out that the Medicare Advantage Program that she would be having him sign up for runs \$200 a month. Her original premium that she is paying for health insurance for him and for her is \$279 a month.

So right off the bat, she faced an increase over her base premium that she has been paying for some time, but she had the good fortune, at least now—up to now—to have a tax credit to help pay for those premiums. Then she got the notice from her insurance company that the cost of her insurance, even with her husband not covered by the same policy, is going to virtually double.

I can tell you, this is a hard-working lady. I have come to know what it means to be in your sixties and still working as a busy waitress in a busy restaurant. It isn't easy, physically demanding. She has had orthopedic surgeries and other problems occasioned by the fact that it is just an act of life. At a time when most of us would like to think we are going to close that chapter and take it easy, she is not able to.

She said to me: What is going to happen to me when I can't afford health insurance?

And I thought back to my own experience here in Washington.

I said: Well, I hope you don't get sick. It is the best I can say for you.

She said: Who wants to raise my premiums more than double? Who is behind all this?

I said: Unfortunately, there is a political difference here. I won't go into details. It will sound too partisan. But there are some Members of the Senate, who, frankly, know you are going to have to pay twice as much and really don't want to see changes made—let it go forward.

I think that is unfair to her. I could give you her name, but I am not going to because I didn't ask her permission, but I believe every word she told me.

Hard-working woman, 63 years old, whose health insurance is going to more than double each month. She doesn't make a fortune as a waitress. She makes a basic wage in tips. And now she is asking me as her U.S. Senator: Why did you do this to me?

Well, my answer is: We have a chance this week to change it.

And that is what I told her.

If we can get a bipartisan group to agree to just extend these credits, we are going to be able to bring your premiums down to be more affordable. It won't be the same. It will still be high. But it won't double or triple, which is likely to happen otherwise.

I think about her as I stand on the floor of the Senate and think of the tears in her eyes as she talked to me about what her life is going to be like if we fail. We can't fail. We have an obligation to her as Democrats and Republicans.

Are there things we can do to deal with the Affordable Care Act? Yes. I still think it is fundamentally sound, but there are elements in it that need to be changed.

We look forward to not only extending these tax credits but also a meaningful, bipartisan gathering in the appropriate committees to talk about changes in the Affordable Care Act.

Now, there are some people who want to see changes that are politically volatile. To go into the issue of abortion now instead of just expending these premium benefits—I know because I have lived through the Affordable Care Act—it is a nonstarter. It is a poison pill. It is the end of the conversation. We are too divided on the issue.

Prior to the ACA, we must remember that insurance companies could deny coverage to patients with a preexisting condition. This waitress I am talking about has a long list of preexisting conditions now. I won't go through them here, but under the old school, before the Affordable Care Act, she would have had exclusions in all of her health insurance policies for all of these medical conditions.

Under the Affordable Care Act, she must be offered health insurance, regardless of preexisting conditions.

If someone had, for example, a history of diabetes, heart disease, or even a past pregnancy, insurance companies used to be able to exclude those services from your plan or charge you an amount that you couldn't afford.

Thanks to the Affordable Care Act, insurance companies are no longer allowed to discriminate against patients with preexisting conditions. We required in that law that health insurance plans cover comprehensive benefits, hospitalizations, prescription drugs, and even mental health and addiction treatment, and we allowed children to stay on their parents' health insurance until the kids reached—no longer kids, young men and women reached the age of 26.

What was the result? It worked. For 15 years, it worked.

We achieved the lowest number of uninsured Americans in our country's history. Millions more Americans suddenly had the peace of mind of having quality healthcare.

But faced with high costs, from expensive medications to specialty treatment, too many hard-working families

are struggling to keep up with the high price of healthcare.

I have heard my colleagues on the Republican side, who didn't support the bill when it was created, come in and say: But healthcare is still too expensive.

That is a fact. But imagine, if there were no help in paying the premiums, what families would be doing with these increased costs.

Do you want to know one of reasons that the health insurance is so expensive? I have asked Blue Cross Blue Shield in Chicago, and they tell me it is pretty simple.

Did you ever see an ad for a pharmaceutical product on television? I will bet you did, and I bet you saw more than one. They play it all the time. There are only two countries in the whole world that run these ads for drugs: the United States of America and New Zealand. In every other country, it is prohibited.

What difference does it make? People get into their minds that these drugs just might be the cure for my problem, and they go to the doctor's office, and they sit down for the 10 or 15 minutes they have with that doctor and say: I have been hearing all these ads about Xarelto.

The doctor says: Xarelto? I am surprised you can pronounce it.

The person says: I can spell it. I have seen so many ads. I think I need it,

And in too many cases, the doctor, rather than get into a debate or say there is a cheaper generic for this drug or the other, ends up writing a prescription for an expensive drug. It is one of the major reasons that health insurance premiums have gone up so high in the United States of America.

Now, I have a bill that eliminates directed consumer advertising, as approved and requested by the American Medical Association. I won't be able to add it to this bill—I want to—but I am prepared to join in the debate about making the system better and more affordable that will follow after this vote.

So what I am saying is this: The Affordable Care Act is so important. It is one of the most important votes I have ever cast. I still stand by it, but it needs to be improved, and we need to do that. We won't do it this week, but, this week, let's give peace of mind to my friend who is a waitress at Lou Mitchell's, and others that have written to me from all over the State of Illinois, that they can afford health insurance, that their premiums will get a helping hand.

It takes 13 Republicans to join the Democrats for that to happen. It has to be bipartisan.

As a result of the enhanced premium tax credits, the number of Americans covered in the ACA marketplace plans has increased from 11 million in the year 2020 to 24 million this year, including my waitress friend at Lou Mitchell's.

In Florida, the number of residents with healthcare coverage has doubled since passage of the Affordable Care Act. In Alabama, tens of thousands of children and older Americans have obtained health insurance for the very first time because of the Affordable Care Act.

Why do we want to reverse this? Why do we want to put the waitress that I mentioned to you in a situation where she can't afford her premiums anymore? That is going to happen in just a few days if we don't act in a responsible, bipartisan way.

This summer, Congressional Republicans eliminated \$1 trillion in spending for Medicaid. It is a different but related issue. This will take healthcare away from 11 million Americans and threaten rural and intercity hospitals. But in also refusing to extend premium tax credits, 22 million Americans may see their health premiums double, on average—double what the health insurance payments were just today and a few weeks ago. These could get raised by more than \$3,000 next year.

In Jackson County, in Southern Illinois, an area of small towns and rural areas, residents there, on average, will see their monthly premiums go from \$122 a month to \$458. That is a difference of \$330 a month, a 274-percent increase.

In Crawford County, in Downstate Illinois, monthly premiums could rise from \$170 a month to \$517, a 204-percent increase. That is why our vote this week is so important.

We can stop these premiums from increasing in my State, in Alabama, in every State where people are affected by it. In Western Illinois, residents, on average, will see a 120-percent increase if we don't do something this week.

What is our excuse? We are too busy? Look around you. Does this place look too busy? Not to me. We used to have legislation on the floor regularly—and amendments and debate—and we would actually pass laws that had to be considered by the House and Senate. And it would happen. It doesn't happen anymore. We come to the floor and make a speech. We may, once a month, have something to vote on the floor.

This Senate is described as one of the great legislative bodies—deliberative legislative bodies—in the world. You couldn't prove it by the history of our schedule over the last several months.

This week, the Senate Democrats are going to put forward a proposal to extend health insurance premium tax credits for 3 years. I have heard some people say: Well, that is too long.

Well, come back with an amendment for 2 years or 1 year or something. Show there is a beating heart there that actually cares to solve a problem—a problem that affects a waitress in a restaurant in downtown Chicago.

We have tried many times to have this debate. It never gets off the ground. But now we have come to a moment where, on January 1, the world is going to change for millions of Americans if we do nothing.

I want to work with the Republicans on this bill. I want to make the Affordable Care Act better. But we have got to take care of the immediate crisis before January 1.

If Republicans, 13 Republicans—13 brave Republicans—will step up and say, "We want to extend the tax credits," there is going to be an opportunity for us to sit down and say: All right, what do we need to consider to do to make the Affordable Care Act better?

There is an editorial in the Wall Street Journal this morning. I don't usually buy that newspaper, but I am glad I did. There is a long list of things they raised questions on when it came to fraud in the Affordable Care Act. It is legitimate to raise those questions. We should ask that of every single program.

They suggested in their editorial that the tax credits are somehow an inducement toward fraudulent enrollment. The Wall Street Journal came out with an editorial, as I said, highlighting the findings from the General Accounting Office, the congressional watchdog.

My response: Sign me up to sit down, put that editorial on the table, and, on a bipartisan basis, address the very things they have raised. But let's not allow these findings about malfeasance by brokers of insurance—and those are the ones they are blaming, not the patients—to be the reason that 24 million Americans face unaffordable premiums, and not the reason my friend the waitress at the restaurant is going to face premiums she and her husband cannot afford.

To be sure, what the GAO found is unacceptable. But there are proposals on the table that Democrats would support to crack down on malicious brokers who fraudulently enroll customers. No excuse—that has got to stop. I will be part of it, on a bipartisan basis, if we get that opportunity, and I hope we do.

But to argue that tax credits to help my waitress friend pay her premiums are the reason for fraud and, therefore, should be eliminated is the wrong conclusion. It is an outsized, collective punishment to her. And what did she do wrong?

We don't punish seniors when their identity is stolen. We punish the grifters who did it, and the same things are true when it comes to fraud. Let's hold those accountable for it—strictly accountable. Raising premiums so that patients have skin in the game would still not deter malicious brokers from their illegal behavior—we can address this, and we should—and it would ignore the fact that the Medicare Advantage plans also have zero premium policies. I don't hear any bipartisan howling about that.

I am willing to work with Republicans to take on fraud, but let's be honest about the scope of the problem and not use it as an excuse to abandon the tax credits that more than 20 million Americans rely on.

I want to go back to that restaurant—maybe not next Sunday, maybe after Christmas—and tell that friend of mine that we heard her and we did something about it, and we are going to give her a helping hand, at a time when she has nowhere else to turn. She is working hard every single day and has done that all of her life. All she has asked us to do is to give her a fighting chance to have health insurance for her family. Isn't it really incumbent upon us to meet that responsibility?

I yield the floor.

The PRESIDING OFFICER. The Senator from Pennsylvania.

WAIVING QUORUM CALL

Mr. McCORMICK. Madam President, I ask unanimous consent to waive the mandatory quorum with respect to the Chamberlin nomination.

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

Mr. McCORMICK. Madam President, I ask unanimous consent that the roll-call vote begin immediately.

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

CLOTURE MOTION

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

The senior assistant executive clerk read as follows:

CLOTURE MOTION

We, the undersigned Senators, in accordance with the provisions of rule XXII of the Standing Rules of the Senate, do hereby move to bring to a close debate on the nomination of Executive Calendar No. 571, Robert P. Chamberlin, of Mississippi, to be United States District Judge for the Northern District of Mississippi.

John Thune, Katie Boyd Britt, Tommy Tuberville, Tim Sheehy, Jon Husted, Joni Ernst, Shelley Moore Capito, Cindy Hyde-Smith, Mike Rounds, Bernie Moreno, James Justice, Pete Ricketts, John Barrasso, Ted Budd, Eric Schmitt, Ashley B. Moody, Tom Cotton.

The PRESIDING OFFICER. Under the previous order, the mandatory quorum call under rule XXII has been waived.

The question is, Is it the sense of the Senate that debate on the nomination of Robert P. Chamberlin, of Mississippi, to be United States District Judge for the Northern District of Mississippi, shall be brought to a close?

The yeas and nays are mandatory under the rule.

The clerk will call the roll.

The senior assistant executive clerk called the roll

Mr. BARRASSO. The following Senator is necessarily absent: the Senator from Indiana (Mr. Young).

Further, if present and voting: the Senator from Indiana (Mr. Young) would have voted "yea."

Mr. DURBIN. I announce that the Senator from Oregon (Mr. MERKLEY), the Senator from Nevada (Ms. ROSEN),

and the Senator from Oregon (Mr. Wyden) are necessarily absent.

The yeas and nays resulted—yeas 52, nays 44, as follows:

[Rollcall Vote No. 635 Leg.]

YEAS-52

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

NAYS-44

NOT VOTING-4

Merkley Wyden Young Rosen

The PRESIDING OFFICER (Mr. RICKETTS). On this vote, the yeas are 52, the nays are 44.

The motion is agreed to.

EXECUTIVE CALENDAR

The PRESIDING OFFICER. The clerk will report the nomination.

The senior assistant legislative clerk read the nomination of Robert P. Chamberlin, of Mississippi, to be United States District Judge for the Northern District of Mississippi.

The PRESIDING OFFICER. The Senator from Vermont.

ARTIFICIAL INTELLIGENCE

Mr. SANDERS. Mr. President, on behalf of his Big Tech billionaire backers, some of whom are the wealthiest people on the planet, President Trump wants to deny States the right to regulate artificial intelligence through an Executive order.

What he is proposing is not only unconstitutional, it is extremely dangerous. Artificial intelligence and robotics will transform the world. We don't know exactly how, and no one predict with precision timeline. But no one should doubt that enormous and consequential changes are coming, which will impact our economy, our political life, foreign policy, our emotional well-being, our environment, and how we educate and raise our kids; further, and this is not science fiction, some very knowledgeable people believe that in the not too distant future, a superintelligent AI could replace human beings in controlling the planet. Despite the extraordinary importance of this issue and the speed at which it is progressing, AI is getting far too little discussion in Congress, the media, and within the general population. That has got to change.

Several months ago, as the ranking member of the U.S. Senate Committee on Health, Education, Labor, and Pensions, my staff and I undertook an investigation regarding the monumental changes that we face with the rapid development of AI.

Last month, I held a public discussion at Georgetown University with Nobel Prize winner Dr. Geoffrey Hinton, considered to be the "godfather" of AI, to get his views on a wide variety of AI-related subjects.

Based on our investigation and other information that we are gathering, my staff and I will soon be presenting a very specific set of recommendations as to how we can begin addressing some of the unprecedented threats that AI poses. And as we go forward, here are some of the outstanding questions that, in my view, must be answered.

Simple question and maybe the most important: Who will be in charge of the transformation into an AI world? Currently, a handful of the wealthiest people on Earth—people like Elon Musk, Jeffrey Bezos, Bill Gates, Mark Zuckerberg, Peter Thiel, and others—are investing many, many hundreds of billions of dollars in developing and implementing AI and robotics.

Are we comfortable with seeing these enormously wealthy and powerful men shape the future of humanity without any democratic input or oversight? Why does President Trump, who is strongly supporting their efforts, want to impose an Executive order blocking States from regulating AI?

What does it mean that Peter Thiel, the billionaire investor and cofounder of Palantir, has called those who want regulations over AI "legionnaires of the Antichrist"?

Does this elite group of some of the most powerful people on Earth believe that they have the divine right to rule like the Kings of the 18th century?

That is one question. Another question: What impact will

AI and robotics have on our economy and the lives of working people?

I can tell you, as somebody who has spoken to groups all over this country, that working people today are very, very nervous about what AI and robotics will mean to them. The report that my staff and I released last month found that AI, automation, and robotics could lead to nearly the loss of 100 million jobs in America over the next decade, including 40 percent of registered nurses, 47 percent of truckdrivers, 64 percent of accountants, 65 percent of teaching assistants, and 89 percent of fast-food workers. In other words, what we are going to see is AI and robotics impacting not just bluecollar workers but white-collar work-