

The people in my home State of Wyoming cannot continue to afford this endless drain that is ObamaCare. The Democrats saw ObamaCare was failing. They saw costs were getting high. They are trying to prop it up. They are trying to hide the failures.

In 2021, they used their narrow partisan majority to try to prop it up even more with the Biden COVID bonuses. Those are on top of all the other subsidies that the Democrats were sending to the insurance companies. Well, not a single Republican voted for it. Remember, these are new subsidies on top of the already generous subsidies.

And now they are for everybody. No matter how much money you make, you qualify for these subsidies. This was initially designed just to go for people that needed it, people that couldn't help themselves. But now, the sky is the limit.

When does that happen?

Oh, and by the way, Democrats said these will only be temporary. Don't worry. This is just because of COVID. But the following year, what did the Democrats do? They said: Well, ObamaCare is not in pretty good shape. We need to keep these going, this extra layer of subsidies. Keep them going. They set the deadline date for coming up the end of this month. Again, not a single Republican voted for it, not one. Now, what did CHUCK SCHUMER say today? He wants to extend them for another 3 years, \$83 billion.

So calling these Biden COVID bonuses temporary was just another way for them to cover up the damage that ObamaCare is doing to the country. They are doing it for one reason: because ObamaCare is unaffordable. It is a failure. Premiums have risen over 220 percent since ObamaCare came along.

What did Obama say? Premiums are going to go down by \$2,500 a year for a family. I think that was called the "lie of the year" by the press who evaluated those things. Even the deductibles have doubled.

Look, sending another \$83 billion to insurance companies is not going to fix the failures of ObamaCare. And when you create direct payments to insurance companies that are this vast, no guardrails, predictable things will happen. No. 1 is, of course, the price of insurance will go up because there is more government money coming to it; and No. 2, fraud runs wild. That is right, absolute fraud.

So the Government Accountability Office recently released a report that confirms it. In 2024 and 2025, the Government Accountability Office did something very revealing. They tried to figure out how easy it was to sign up for ObamaCare using fake information. Would fraudsters be caught if they submitted fake information under ObamaCare? In fact, GAO submitted 24 fake applications. It was intentional. They submitted them to the ObamaCare exchanges to see if, under the Democrats' program, these would actually be detected as fraudulent or if

money would just flow from the Federal Government to those who submitted all these false papers. Would they get approved by the government or was there anything out there that would stop them?

Well, 23 of the 24 fake applications were approved to qualify for ObamaCare subsidies. Money is going to go, fake applications, incompetent Federal Government—that is what the American people see.

So the GAO dug deeper, and they found, when they checked Social Security numbers, that a single Social Security number was used for enrolling 125 different ObamaCare policies, all of which qualified for subsidies. Yes, those Democrats love sending the money out. That is the thing they do. GAO also found that 58,000 Social Security numbers that matched death records were also receiving subsidies.

There they go. That is the way the Democrats roll. Democrats want to continue paying ObamaCare bonuses directly to insurance companies for signing up people with Social Security numbers of people that are dead.

Let's be very clear: The money from the Biden COVID bonuses is never actually seen by the American people. It goes right from the Department of the Treasury, mainline to the insurance companies. Insurance companies have recorded record profits. Their stocks are up 500 to 1,000 percent since ObamaCare became law.

Democrats created a system where insurance companies' profits are higher, and they go higher and higher the higher the premiums rise. So it is in their best interest to continue to raise premiums.

As long as Democrats are willing to subsidize all that, that is what you are going to continue to get: a drain on the Federal Treasury, taxpayers being taken advantage of, insurance companies getting rich, and Democrats saying everything is fine when it is not.

There are no cost controls. There are no incentives to compete on the insurance companies. Competition in healthcare basically collapsed in terms of the insurance markets and many rural counties.

Mr. President, in your State and mine, there may be only one choice. It is a monopoly. That is what we are finding across Wyoming. Many families have only one choice for health insurance: Take it or leave it. It is a monopoly. Charge what they want.

Insurance companies, if they have to compete to offer people what they want to buy, people have the money to make their own decisions, that is going to bring down costs; it is going to provide more choices. If Democrats get their way, premiums are going to keep going up. Insurance companies are going to continue to collect big checks from taxpayers directly into their bank accounts, and there will be no reforms to stop the fraud.

And there is plenty of fraud.

The Government Accountability Office has found it. It has been headlined

in papers, including the Washington Post this morning. Yet the Democrats come to the floor and say: Nope, \$83 billion right out the door right to the insurance companies.

And that is their solution for a failed ObamaCare healthcare.

Look, we need to empower families to make their own decisions. People get it at home that Obamacare has failed the American taxpayers. People know they want the care they need from a doctor they choose at a price they can afford. They are not going to get that with ObamaCare.

I yield the floor.

WAIVING QUORUM CALLS

Mr. BARRASSO. I ask unanimous consent to waive the mandatory quorum calls with respect to the Crain and Maxwell nominations.

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

The PRESIDING OFFICER. The Senator from New Jersey.

MAIDEN SPEECH

Mr. KIM. Mr. President, a year ago, my two little boys sat right up there, in the Gallery above, as I raised my right hand here on the floor. It was a moment unlike any other moment I have ever had in my life.

My dear colleagues, I hope it is never lost upon us that we get to work a job whose job description is written in the Constitution of the United States; what a deeply humbling experience, one we should treasure every chance we get.

Never in my life have I felt the call to serve so strongly and viscerally as I do right now. I believe we are in a moment of extraordinary consequence and magnitude and that the next 5 years will shape the next five decades. There is nowhere else I would rather be than to be able to have a voice in this room and a vote in this Chamber on the monumental decisions that will shape our Nation's future through tumultuous times.

But there is a bittersweet taste now, a year later, as I look back upon the day that I was sworn in. By my children's side, as they watched me a year ago, were my parents, both born during the Korean war, born into poverty, and they struggled to survive. Both saw America as a place where they could achieve the closest thing that they could get to a guarantee that the family they had raised would have a better life than they did.

It was actually predecessors in this room who passed the immigration reform that allowed my parents to come here. Had it not been for those decisions made here, our family's story would have no choice and no chance in America, and the decisions we are making now are shaping families for generations to come. I am in awe of what this Nation has afforded my family in just one generation.

But now I think of an episode that happened a few weeks ago. I was with my father at the doctor's office, and the doctor asked my father, "Tell me

about your son; tell me what he does for a living," as I was seated right next to him.

My father fell silent. He turned to me and looked with embarrassed eyes and said: I don't know.

My father no longer remembers being in this Chamber a year ago. He no longer remembers that momentous day I had hoped that our family would never forget. He no longer remembers that his hard journey from the Korean war to immigrating to America led to his son's being sworn in as the very first Korean-American Senator ever.

And it got worse.

The next question the doctor asked him was, What job did you have? What was your life's work?

And my father stared at the ground and paused and said the same three words: "I don't know"—three words that I am sure I will hear a lot more of from him because that was the day that my father was diagnosed with Alzheimer's.

Now, what made this all the more painful is the answer to the doctor's question, "What did my father do for his career?" The answer is that my father was a geneticist, a medical researcher, who spent his life trying to cure cancer and Alzheimer's. And now, as I was there witnessing Alzheimer's erase from my father's memory any recollection of his efforts to try to erase Alzheimer's from our world, I couldn't help but feel that Alzheimer's had won.

I remember dropping him off after the appointment and sitting in the car, alone, left to grapple with our new future, realizing, for the first time, that, to my list of core identities as a son, as a brother, a husband, a father, an American, a public servant, I now add caregiver. But with all of these other identities that I have assumed, I have embraced them. They have brought me joy and opportunity. They have brought me my partner for life. They have brought me the most precious boys I could ever imagine. But this new identity as a caregiver felt like it brought my family certain pain.

The doctor warned me that the next year or 2 of my life would be hell. I remember having to rush back to the Capitol for votes after that doctor's appointment. I was actually standing in this very spot when one of you came to me and started telling me about a bill that you wanted me to look at, and I remember politely saying: I am sorry, but I am barely keeping it together right now. My father is not well. Can we please talk about this tomorrow?

Instead of walking away, my colleague stayed with me, showed me comfort, and opened up about their own struggles and challenges in their family. And I responded by sharing my growing fears about the uncertainty that lay ahead, in that I would be forced to seek not the best care that my father could get but, instead, the best care for my father that my family could afford.

Suddenly, I felt inadequate as a son, and I panicked. I couldn't help but play back the last few years, and I beat myself up that I didn't see this coming.

Was there something I could have done to better prepare for this moment? I should have seen the warning signs and taken the precautions to provide better care for my father and my family.

And I fixated on a singular question: Why is it so hard to provide care in this country? And from that question comes others. Why is providing care so insanely complicated? Why does it feel like we are so alone when we try to provide care to the people we love?

For many, the disease or injury is only part of the problem. We are the richest, most powerful country in the world. Why does it cost so much to provide care? The answers explain my anxiety. The median cost for a private room in a senior care facility in New Jersey is \$14,788 per month. That is over \$177,000 per year. That is outrageous. It should be unacceptable. Who can afford that? I will tell you, I can't. I look at the costs, and I look at our finances, and the costs of caregiving have been catastrophic for my family this year.

But this is the reality for millions of Americans, and so many countless families are in much more dire circumstances than mine. They tell me how they are basically having to bankrupt themselves. A neighbor told me how she had to sell her forever home that they had hoped to grow old in just to pay her husband's bills for his dementia care. This is the storm after the storm—a storm of our own making—and out of this strain and stress, we feel alone. It shouldn't have to be this hard.

On top of this, I feel overwhelmed by a nagging feeling that my new identity as a caregiver is in direct competition with my other identities, in that it diminishes and drains what I can provide to my kids as their father and to others whom I love. I can't save for their education like I had planned to. I think of all the costs that we have endured over the years—daycare, healthcare—and of all the other experiences that I want to provide my kids that I might no longer be able to.

Even if you can afford this, what an anxiety-filled time it is to be raising kids. You can try to keep them off the phones or social media, but it dominates the conversations they have with their friends. You can try to give them the best education, but you look at the future where AI dominates, and you worry if they will be able to find a job that provides them the stability and security you want for them. And I see the world around us—the wars and the divisiveness. It is so much at times that it feels hard to breathe.

And I ask myself a question: What kind of America are my two boys, your kids, and your grandkids going to grow up in?

Regardless of the political parties to which we belong, I think we can all

agree that a nation this powerful and this extraordinary should not be mired in this level of division.

My boys are now 8 and 10. That gives me about 15 years before they are off on their own. I know, actually, many of you have told me that it will be much longer than that because they will probably move back into my basement after college, but that is my timeline. I have got about 15 years to try and fix this.

So that is why I am here. That is why I take a seat in the U.S. Senate. I am a father willing to do everything I humanly can to try to fix this country for my kids and my family, but I am worried. I am worried because we stand here in this Chamber, under this ubiquitous frame of "E pluribus unum"—"Out of many, one"—centered in the most prominent position in this room. It is the same motto that perches over the Capitol Rotunda, the House Chamber, the Oval Office.

But I ask you: Does it ring true, especially in this divided moment?

It often feels that it is more like "Out of many, many"—"E pluribus multis." But I still believe in that phrase. I still believe in "E pluribus unum." It is a beautiful and telling phrase.

But, as I have been thinking about it, I realize that there is something missing. How does many turn into one? The phrase is missing the verb. How do we actually get from many to one? It doesn't just happen on its own. Now, being the nerd that I am, I dug around, and I tracked down the origin of the phrase back to Cicero, at the dawn of republics, and I found the missing verb.

He says:

When each person loves the other as much as himself, it makes one out of many.

The missing verb is to love, but how do we express that to each other, not just here in this Chamber but across this great land?

Another way to think about it is when we care for one another as we would care for ourselves. Care is how we manifest love of nation, love of each other, and it is this realization that I have come to: "E pluribus unum" requires love and care.

How we become one out of many is to become caregivers to one another, that we here in this Chamber are to be caregivers to this Nation—a nation that right now needs healing, a nation whose future is uncertain and unsteady.

My role as a caregiver has taken on new meaning. The care with which I transfer my father to his wheelchair and wash his disabled body is but an example of the care with which we must handle a nation in fragile times. And in my new role, I have learned that care must flow in all directions, not just toward those we feel affinity to.

I have not shared this publicly before, but my father and I have had a difficult relationship over our lives. We have gone through tough times of division and separation, and I would be

lying to you if I told you that being a caregiver to him is easy and flows naturally from a boundless love. It is hard to provide care if it doesn't always feel reciprocal, and there are times that I feel guilty when I feel trapped. But for all the faults that he and I embody, it doesn't diminish responsibility, and I will give him a good and decent life as best as I can provide.

I will bring that same sense of responsibility right here into this Chamber with a nation divided. I believe that one can and should care for one another even in the face of division and disagreement. Just as caregivers have a responsibility to those in their care, we, as Senators and as Americans, have a responsibility to one another, as community members, as people. Here in the Senate, it is where we should exemplify this action of care.

I have seen glimpses of what the Senate can be. This sacred ground that we get the honor to embody—it is not just a place of heated debate and consequential votes; it can be a place of care. It must be a place of care, not just for those of us in this Chamber but for the Nation.

The care you have shown me, from the ear with which you have listened to my telling of my troubles, let us pour that out of these doors and give it toward the 7 million Americans afflicted with Alzheimer's, the tens of millions more who are families struggling with the struggles of their loved ones. Let our care pour out to the tens of millions of parents who struggle to give their kids the kind of life they want. Let us build a caregiver movement to care for our family and also our Nation.

Today, in this maiden speech, I make a promise to the people of New Jersey and the people of this country that for as long as I have the chance to serve here, I will do everything I can to give you the care you deserve. I will care for your parents and grandparents as hard as I will for mine. I will care for your kids and grandkids as much as I care for mine. I will not be perfect, and I will stumble at times. But I have learned as a caregiver, I have no other choice but to endure. Whether it is the emergency calls in the middle of the night or the drop-everything moments where I have to rush to the hospital, there is no alternative. As a caregiver, we are the backstop.

We here in this Chamber need to be that for the ailing Nation. We are the backstop. There are times where it will be—to again quote my father's doctor—hell, not just for my family but for our country, but there is no greater cause than care. No bigger responsibility exists than the one we have to the people we love, and that extends to the Nation that we love. There is no larger obligation that we have as Senators and as Americans to make it easier to look after each other.

This is my maiden speech, and one day, I will stand here again to give my farewell speech. The duration between

these two speeches will, I hope, not be measured in years but, instead, by the problems I sought to tackle and solve. In between these speeches, I hope we meet the urgency and lead our Nation forward with strategy and purpose.

I have often said that we work in what is arguably the most reactionary building in America—reacting to the headlines, the social posts—but it doesn't have to be this way. Instead, we can be a Senate that sets out real goals and builds the strategy to meet them.

Where do we want our Nation to be in 10, 20, 30 years from now? I want to be a part of that Senate—a Senate unafraid to pursue big ideas.

I hope in my future farewell speech, I can say that I was part of the Senate that finally delivered universal healthcare for our Nation; a Senate that found a way to provide childcare to every family and long-term care for every senior in need; a Senate that catalyzed innovation that led to prevent and cure Alzheimer's and other wretched diseases; a Senate that finally gave care to our caregivers, who for so long have felt invisible and taken for granted; a Senate that stood up against corruption and restored trust of the American people back into our democracy and governance; a Senate that helped restore American global leadership which shaped a world where peace and prosperity fosters freedom and innovation for everyone; and a Senate that created the kind of America where I can ease my anxiety as a parent as I watch my boys become men.

Colleagues, I ask for your help here because I cannot do this alone. None of us have this power alone. And the Nation is looking to us right now to right this ship and give a vision that we can be proud of.

To my staff, I promise you that this will be a noble journey you will be proud to be a part of. I know this will be hard and could very well fall short of our lofty goals, but I want no regret in my time here in this sacred Chamber; that I can say I did everything I could; that I have no regrets about the time I spent here, being a caregiver to our great Nation, to make one out of many.

I am ready. Let's get to work.

With that, I yield the floor.

(Applause.)

THE PRESIDING OFFICER. The Senator from New Jersey.

TRIBUTE TO ANDY KIM

Mr. BOOKER. Mr. President, as my colleagues are understandably greeting my colleague, I just wanted to take a moment and take the floor to express my deep admiration for a man that I have known for decades.

I first met ANDY KIM when he was a college student and I was interviewing him for a Rhodes Scholarship. I was part of this panel of people who had to interview some of the best people from the State of New Jersey for this vaunted scholarship. I will tell you right now, when ANDY KIM walked in

that room, he blew away every one of the interviewers.

I like to brag around New Jersey now that while now hundreds and hundreds of thousands of people have voted for ANDY KIM, I was perhaps the first person to do so.

What I saw in a young college student decades ago has only blossomed so much more as he has gone from a young man to a U.S. Senator.

We throw around the word "patriotism" a lot, and it is often used in a way to brandish pride or, at its worst, as a way to condemn others. But the truth of patriotism was in the language we heard today; it is in the language of love, the fact that you cannot love your country unless you love your fellow country men and women.

I am excited that New Jersey has a Senator of unassailable brilliance, but what makes him special is not simply his extraordinary head but the profound depths of his heart.

New Jersey is a State that often I call the Rodney Dangerfield State where we get no respect, but the truth of the matter is, New Jersey has a representative that in this body that is known for partisanship, he is a person that is seen by colleagues on both sides of the aisle as someone that has a soul force, someone who has a heart, someone who is determined to be the kind of patriot this Nation needs.

I would be remiss in not mentioning this: I love the fact that we have this body that represents so many American traditions, so many streams of lived experiences that make this a great representation of our Nation. But the truth is, we are still seeing so many firsts in this body.

One first we should recognize is the one that ANDY KIM exemplifies. He is the first Korean American to serve in this body at a time that Korean Americans have made contributions—from the academics, to the sciences, innovators, businesspeople, farmers. But this is the first time the United States of America has seen a Korean American, the son of immigrants, stand in this body. I will tell you this—not just because of his heritage, not just because of the uniqueness of his presence on this floor, but because of the depth of his humanity, his demonstration today of the urgency that we stand up and allow people to see our vulnerability, see our frailty. In fact, in many ways, ANDY KIM has shown that often the greatest courage is found in the depths of our frailty, our vulnerability, and our candor and honesty with our own struggles.

I am a man of great physical stature relative to my smaller Senator, but I hope everybody in America knows this: I may have greater physical stature, but since I met him as a college student, I have looked up to my friend and my brother, a giant of a human, ANDY KIM.

THE PRESIDING OFFICER. The Senator from Mississippi.

Mr. WICKER. Mr. President, I also rise to commend my new colleague of