

are talking about. That is the fantasyland the Democrats are trying to take the American people for a tour of.

So we will vote on that extension, the 3-year extension, with no reforms.

By the way—and I don't have the chart here—the Government Accountability Office did a study of this Marketplace. They submitted fraudulent claims. In other words, they got people to submit to try to get into the program. They tried to get into the program. What the Government Accountability Office found was that 95 percent of these got enrolled by the insurance companies. That audit was not done 2 years ago, 5 years ago; that audit was just released last week. The Government Accountability Office said that in their survey population—they looked at a group of people, a population, and found that 95 percent of these people that the insurance company signed up were fraudulent.

So you have a program that is rife with waste, fraud, and abuse. What would you think you would want to do? Here is what I would want to do if I were them and I actually wanted to fix this thing. I would be interested in reforming it. I would be looking at some income caps. I would do away with zero-dollar premiums. I would figure out how to structure this so the money isn't going to the insurance companies.

That is not what they did. They just said: We are going to extend this for 3 years—at a cost, I might add, of \$83 billion, scored by the CBO. No changes. Just continue to run up the cost in the individual Marketplace like that but have the American taxpayers pay for it and then go tell people that you are trying to keep their premiums down.

This does nothing—nothing—to lower the cost of health insurance.

So Republicans will offer up something as an alternative. Just as a point of fact, it contains some provisions in it which try to move us away from a couple of the features of the ObamaCare exchanges.

One is, it tries to get the money in the hands of the American people. By doing that, creating health savings accounts where money flows into the health savings account, the individuals control rather than having it controlled by the insurance companies. Now, you still get your insurance in the Marketplace, but now you would have more dollars at your discretion to decide how you are going to use them. Instead of taking a silver plan in the ObamaCare exchange, you might take a bronze plan. A bronze plan would mean you are paying less for it, sometimes might have a higher deductible. But with the proposal we are going to put forward, there would be money coming into these HSAs that the individual would control.

It is about individual control versus government control, first and foremost. It is also about actually lowering costs.

Interestingly enough—put the next chart up there. This will be too small

for most people trying to watch this—although there are probably not many—on television.

It also has the advantage of scoring a savings. The proposal we are going to put on the floor will actually reduce premiums, according to the Congressional Budget Office, by about 10 to 11 percent—so a double-digit reduction in premiums under this proposal—and save the taxpayers some money. It scores it as a \$30 billion savings.

Instead of taking that \$30 billion and giving it to the insurance companies, what we would suggest here is you actually let the American people—the consumer, the patient, if you will—manage this and have these dollars available to them at their discretion. That is a very different business model than what is being offered up by the Democrats. It also has the added advantage of actually, as a matter of scoring by the Congressional Budget Office, reducing premiums—reducing premiums—something their plan will never ever be able to say.

This is the average reduction in premiums across the country State by State. Like I said, it is too far away for you to see. In my State of South Dakota, it will reduce them by \$900. That is pretty much going to be true everywhere.

We can do a lot better if we can continue to make some of these reforms and changes in these programs and get those premium rates even lower—what I would argue is actually a double-digit reduction in premiums relative to what they are offering up, which is a dramatic increase in spending, increase in premiums, increase in costs, which go on indefinitely.

This is a 3-year extension with no reforms. It doesn't adjust income limits. You can still have unlimited income and still qualify on these exchanges. It doesn't do anything about zero-dollar premiums and continues to incentivize insurance companies to autoenroll people, many of whom will never know they are enrolled. The insurance company is getting paid. This program continues to drive up costs in the individual Marketplace, which, as I said, is about double what it is in the employer marketplace.

So you tell me—is that the bet you want to make?

Now, the Democrats seem hard over on doing this. And I understand there is a lot of pressure: Just do it. Just do it. Just extend it.

But a 3-year extension without reforms and furthermore a 3-year extension that actually backtracks on some of the reforms that had been made earlier—and that also is in their bill—creates more fraud, more waste, more abuse, higher prices, and higher costs for the American taxpayer. It is a pretty bad bet. That is what this is all about for them.

The question is, Do you want the government deciding this or do you want to put this power and these resources in the hands of the American

people, the American taxpayers, patients? That is what we are about.

When we have that vote tomorrow, that is what is at stake. Like I said, I don't have any expectation probably that we are going to get Democratic votes for our proposal, but we are offering something that actually does reduce healthcare costs and premiums, puts power back in the hands of individuals, and that really is what this ought to be about. It ought to be about the American people being able to buy the insurance they want, the coverage they want, at a price they can afford.

Mr. President, that will be the vote tomorrow.

Thank you all for indulging me in walking through a little bit about the history of this because sometimes it has been very color-coded by our colleagues on the other side. But this is real. This isn't a fantasy. What they described for you the past few days here is a fantasy.

I yield the floor.

RECOGNITION OF THE MINORITY LEADER

The PRESIDING OFFICER. The Democratic leader is recognized.

AFFORDABILITY

Mr. SCHUMER. Mr. President, the first stop on Donald Trump's so-called affordability tour was a train wreck.

Last night's speech in Pennsylvania was supposed to kick off a new messaging campaign on affordability, but all it did was expose how Donald Trump simply doesn't get it. Anyone listening to Trump's speech could see he simply doesn't get what people are struggling through. He is trapped in his billionaire bubble.

In his speech that was supposed to be about affordability, Donald Trump kept making fun of the word "affordability." Does he have to go shop for groceries and not be able to buy the things his family needs? When your car is damaged in an accident and you don't have money for the deductible and you don't have a car, does he understand that?

Donald Trump is in his bubble, and he kept making fun of the word "affordability." People are struggling. They can't afford basic needs. And Donald Trump keeps making fun of it by calling it all a giant hoax. But Americans know affordability is not a hoax. They see it as very real every time they go to the grocery store, pay their bills, pay their rent. And Donald Trump just doesn't get it.

What was Donald Trump's solution to affordability? Well, last night, Trump said parents should buy their kids fewer dolls for Christmas. We are not talking about fewer dolls for Christmas; we are talking about necessities like food, like medicine, like fixing your car when it gets damaged, like maybe going to see the grandkids whom you haven't seen in 2 years because you can't afford the trip. He said

kids at school should have fewer pencils.

Then he repeated that his favorite word was "tariffs." What kind of world does he live in? Does he understand that these tariffs are raising prices through the roof? When he said his favorite word was "tariffs," the crowd sure didn't like that. His own crowd didn't like that, his own crowd of MAGA people.

So Donald Trump simply doesn't get it. It takes a special kind of delusion to tell parents to buy their kids fewer toys and pencils while bragging about new ballrooms and gold in the Oval Office. You cut back on your Christmas presents for your kids, who might really want something and have looked you in the eye 10 times and said: Mom and Dad, can I have that? Instead, he is spending money on new ballrooms and gold and brags about it. That is Donald Trump in a nutshell, but that is not all.

During an interview released a few hours before this so-called affordability tour, Donald Trump was asked how he graded himself on the economy. He said A+++++, but the American people are giving him an F. What crackpot economics did Donald Trump study? An A with five pluses?

Well, in that case, let's look at the test scores. Over the last year, the price of beef has gone up at the grocery store by 20 percent. That is an F. Today, Americans pay 40 percent more for a single cup of coffee on their way to work than they did last year. That is an F. People are paying more in electricity bills while Donald Trump has cut domestic energy jobs. That is a massive F. People are paying more for clothing, more for produce. And this week, our farmers had to be bailed out with taxpayer dollars because of Donald Trump's disastrous tariffs.

The final grade: a big fat F. In no universe does Donald Trump deserve anywhere close to an A, a B, or even a C for his job on the economy.

The reality is that Donald Trump is a failure of a President and a failure on the American economy.

And I am not the one giving Donald Trump a grade; it is the people themselves. Last night, while Donald Trump was mocking affordability in Pennsylvania, voters in Georgia and Florida gave him a big fat F. In Georgia, just 1 year ago, Democrats lost that State house district by 22 points. Last night, they won it. We have had the first Democratic mayor in Miami in 30 years—what used to be a Republican redoubt. Those elections are another warning shot from the ballot box: Americans are tired of paying more for the things they need. They are tired of Donald Trump mocking them because they can't afford the things they need.

I warn my Republican colleagues: As the Florida and Georgia elections last night showed, you follow Donald Trump to your own doom and our country's doom.

Donald Trump might claim he deserves an A+++++, but at the ballot box, he is clearly getting an F.

HEALTHCARE

Mr. SCHUMER. Now, Mr. President, on healthcare, tomorrow is a moment of truth for Senate Republicans: Are they going to help bring healthcare costs down or are they going to sabotage our healthcare system and send premiums through the roof? That is what is at stake when the Senate votes tomorrow.

We have 21 days until January 1. After that, people's healthcare bills will start going through the roof—double, triple, even more. People will not be able to afford their healthcare. Millions will lose it altogether. Tens of millions will pay much more than they can afford as deductibles and copays go up, as different doctors leave plans.

You know, you could have had a doctor who had been treating your child for a chronic condition for years, and you had trusted the doctor. She or he is gone, and you have to start all over with someone who is less accessible, less friendly, and more expensive.

There is only one way to avoid all of this. The only realistic path left is what Democrats are proposing: a clean, direct extension of the current tax credits.

But even now, it looks like Republicans still don't get it. Yesterday, Leader THUNE announced he would bring another proposal—a Republican proposal, if you can even call it that—to the floor: the Cassidy-Crapo hedgepodge of half-baked ideas, whose fundamental core idea has failed over and over again. I want to be very clear about what this Republican bill represents: junk insurance. Let me tell my Republican colleagues that it is dead on arrival. The proposal does nothing to bring down sky-high premiums. It doesn't extend the ACA premiums by a single day. Instead, Republicans want to send people \$80 a month and pretend that it is going to fix everything. It is a "you are on your own" bill. If you have a sick kid, if you have cancer, if you need a complete top-to-bottom checkup because something is ailing you, Republicans are telling you: Americans, you are on your own; we are not helping you. That is what they say.

Republicans want to send people \$80 a month and pretend that it is going to fix everything? To even qualify for a check, you have to sign up for a bronze plan that comes with outrageously high deductibles—\$7,500, even \$10,000 for individuals. Under the Cassidy-Crapo plan, a 60-year-old Florida couple making \$85,000 would see premiums go up by \$21,000, and their deductible would go from zero to \$7,000. That is \$28,000 net taken out of their pockets. How are they going to pay for it?

Republicans, have you got an answer for them? This junk insurance won't help them one bit.

Cassidy-Crapo is not a healthcare plan. It is not a plan at all. It is an excuse. It is a figleaf. Because Republicans are so divided and can't come up with a plan that unites them, they have proposed this figleaf. My guess is that most Republicans themselves are grimacing that they even have to vote for this thing. How is a one-time check going to help you if you are paying \$1,000 or \$2,000 a month more for health insurance? The Cassidy-Crapo plan, even if you can call it that, is downright insulting.

What we need to do is prevent our premiums from skyrocketing, and only our bill does it. It is the last train out of the station to avoid these sky-high premiums from going up and up and up.

What we need to do is prevent premiums from skyrocketing, and only our bill does it. It is the last train out of the station, I repeat.

But Republicans? They seem to care more about banning abortion than lowering premiums. This bill is loaded with a poison pill, so everyone knows it can't come close to passing. By putting that poison abortion pill in it, they basically are saying to Democrats: Forget about it.

You can't even come close to realizing that this might be the basis of any compromise aside from how bad their plan is altogether.

So the bottom line: The Republicans do not have a serious plan to fix our healthcare problems, but we Democrats do—a clean, simple extension to prevent premiums from rising and rising. Republicans still have a day to do the right thing.

Republicans, we are fighting for the American people; you are fighting with each other. Stop fighting with each other, try to help the American people, and vote for our plan.

I implore my Republican colleagues: We need just 13 of you to push this bill over the finish line.

If Republicans vote this bill down, they will unleash healthcare chaos throughout the country.

CARIBBEAN BOAT STRIKE

Mr. SCHUMER. Finally, Mr. President, on the Hegseth briefing of yesterday, during yesterday's Gang of 8 briefing, I asked Secretary Hegseth directly will he let every Member of Congress see the full, unedited tapes of the September 2 boat strike. Secretary Hegseth's answer? He said: We have to study it.

What the hell has he been doing for the last 3 months? Hegseth and the DOD have had more than enough time to study this. It is time for all Members of Congress to see the tapes for themselves.

I told Secretary Hegseth that every Member of Congress, Democrat and Republican of the House and Senate, wants to see the tapes. Both parties are united in demanding that the tapes be released. Our Republican chairman of Armed Services and our Democratic