

nomination hearing, he refused to admit that Joe Biden won the 2020 Presidential election. An inspector general needs a firmer grasp of reality than this.

Even now, while he is nominated for a role that requires resolute independence, he is leading another sham investigation. This time, he is looking at ActBlue. This is nothing more than Donald Trump weaponizing the Federal Government to target political opponents with political enforcers. Instead of serving the American people, he is focused on carrying out the Trump agenda.

If my colleagues think that this blatant partisanship is going to stop if he is confirmed as an independent inspector general, they are betting on the wrong horse. When Mr. Bell came before the Finance Committee, he said that he “will examine, evaluate, audit, and investigate to support the initiatives of President Trump and Secretary Kennedy.” Last time I looked, an inspector general isn’t there to follow the President’s marching orders; they are there to make sure that the train stays on track and that nobody is out there pilfering the boxcars.

Mr. Bell has spent his whole career as a partisan operative. His confirmation will be a blank check to continue to make the healthcare system more expensive, more exclusionary, and less effective. It will all be done at the expense of the American people. This goes beyond the fox guarding the henhouse; it is giving the fox free rein to investigate henhouses from coast to coast. And while that might be the MO of this administration, it is dangerous for the American people, and it is exactly the opposite of what Congress set up inspectors general to do.

By confirming Mr. Bell, the Republicans send yet another strong message to Donald Trump that he can use the Federal Government to settle personal scores.

I urge my colleagues to respect the laws that we passed here and to respect the privacy, the decency, and the safety of patients and providers. I urge my colleagues to vote no on the dangerous Bell nomination.

I yield the floor.

The PRESIDING OFFICER. The Senator from Washington.

HEALTHCARE

Mrs. MURRAY. Mr. President, right now, families are trying to get health coverage for next year—a few weeks away—and they are coming face to face with the MAGA healthcare hike. That is not some theory or talking point; that is the stone-cold reality. Just talk to folks back home, and they will tell you that premiums are doubling, on average, for people losing the ACA-enhanced premium tax credits. In some cases, they are tripling or quadrupling or even worse.

I have heard from seniors who will see their premium jump more than \$1,000 a month. I have heard from a family in Washington State whose premium will jump \$2,000 a month.

A new KFF poll found that one in four people will just go without health coverage if their premium doubles. Again, that is the average increase families are facing because of Republican inaction.

That is the reality we are staring down this very moment. This is hitting seniors who are too young for Medicare but can’t afford to roll the dice on their health. This is hitting small businesses that rely on the exchanges and tax credits to get coverage for themselves and their employees. It is hitting farmers, many of whom are covered on the exchanges.

I have to say, the reason that I call this the MAGA healthcare hike is because it is going to hit MAGA States the hardest, even as Trump calls affordability a scam. The 10 States where premiums are jumping by the highest percentage are all Republican States, every single one. The vast majority of these dollars go to Republican States, and yet the vast majority of my Republican colleagues couldn’t be bothered when it came to saving the health tax credits and stopping folks back home from losing their coverage.

Not only are most Republicans not serious about stopping the MAGA healthcare hike, many of them are cheering it on. You don’t have to take my word for it. Just look at what Republican leaders said about saving the healthcare tax credits earlier this year. Republican leaders said, and I quote, nothing—nothing. Or just look at the only healthcare plan Republicans ever rallied around: cutting \$1 trillion from healthcare. Or just listen to Speaker JOHNSON argue that Republicans strengthened healthcare by making the biggest cut in Medicaid in history. That is like saying you strengthened the ship by throwing the passengers overboard. That is the one thing they all agree on. That is the one health policy they are all proud of. Do Republicans want an award for all the hospitals that are now going to shutter? Do they want a thank-you card from all the families that are getting priced out of their health coverage?

Another clear sign Republicans are not serious about healthcare: Their message has been all over the place, everywhere from hypocritical, to nonsensical, to straight-up lies.

One of the first Republican talking points we saw was the outright lie that all this money is for illegal immigrants. Their latest spin is just as ridiculous because now Republicans—the same party that proudly brought you the biggest billionaire tax giveaway in the history of our country—the same Republicans who have never met a corporate CEO they didn’t want to shower with tax cuts are scandalized to learn that health insurance is provided by health insurance companies. That is pretty darn rich.

When Republicans were just giving money away this summer—literally a billionaire free-for-all—it was so important that they cut healthcare. But

when Democrats want to help families buy healthcare coverage, that is a bridge too far.

If Republicans—the party of Trump and Elon Musk—want to play who is buddies with billionaires, go ahead; make my day. Remember, Republicans made tax breaks for billionaires permanent—permanent. They exploded the national debt by trillions to do it. They cut healthcare to do that. And they pretended that it cost zero dollars by using ridiculous, make-believe budget gimmicks. But saving healthcare for a few years is too expensive?

Republicans don’t see anything outrageous about Trump shoveling billions of dollars at Argentina? They have no objection with a new private jet for Secretary Noem or bulldozing the White House for Trump’s latest gold-plated vanity project, but they can’t imagine making sure their own constituents have healthcare?

And, please, when Republicans try to pretend it is unthinkable we want to do this for 3 years, don’t forget they already voted down doing it for 1 year. In fact, one Republican actually called it “political terrorism.” Give me a break.

Trump can post a video where he bombs protesters with feces. He can repost someone calling to hang Democrats. But when Democrats want to save healthcare for working families, that is political terrorism?

Let’s not forget one of the most incredible Republican excuses for letting these premiums double—that they never wanted to lower healthcare costs with these tax credits in the first place.

They say: Look, Democrats passed these tax credits without a single Republican vote.

Well, you bet we did, and that really shows the differences in priorities, doesn’t it?

When Democrats were in power, we passed the strongest, longest tax credit we had the votes for to help working families get healthcare because Democrats actually think it is a problem that millions of people are going to lose coverage. But Republicans think the real problem is that too many people were able to get coverage in the first place. They are even doubling down on that in their new, half-baked proposal to pretend they have some kind of healthcare agenda.

Just look at the ideas that Republicans are putting forward. The Republican healthcare plan is to bring back—back—the bad old days of high-risk pools, when preexisting conditions were not protected and a cancer diagnosis meant you couldn’t get health coverage.

The Republicans’ healthcare plan is more junk health plans that bury patients in debt when they have an accident or they get sick. The Republican plan is finding new ways to attack access to abortion and block women from getting the care that they need. The Republican healthcare plan is “just let mom shop around for healthcare,” as if

moms didn't have enough to worry about and as if shopping is even an option when you need urgent care or specialty care that is hard to find or you only have one hospital for miles.

And here is the doozy. The healthcare plan the Republicans put forward this week does not even bring down premiums—not a single cent. That is right. Their plan does nothing about the skyrocketing premiums. So if your premium is too high for you to afford coverage in the first place, the Republican plan for you is tough luck.

They want to replace tax credits that actually make sure people can enroll in a quality health plan with a mere pittance that you can only get if you are poor enough to qualify but still make enough to afford health coverage in the first place—and only if you buy the lowest quality plan, even if that is not what you want. Only then are Republicans offering you a meager \$83 or \$125 a month, which comes, by the way, nowhere close to covering your deductible and does nothing to keep families' out-of-pocket healthcare costs from going through the roof.

Instead of reducing the uninsured rate or getting people quality coverage, Republicans are saying to you: What if we only give money to people who can afford health coverage instead of supporting those who cannot? And what if we spent that money pushing people toward the worst coverage, which leaves them on the hook for huge deductibles?

Instead of bringing premiums down, Republicans are saying: What if we spend the same funding in a way that doesn't lower premiums at all but just leaves them sky high and even ends up with them soaring for patients with preexisting conditions by driving younger, healthier people into lower quality catastrophic plans or out of the market entirely.

The Republican plan is like "Squid Games" for healthcare. You can't afford health coverage? Here is a coupon. Spin the wheel and see if you make it through the year. If you lose, if you get cancer, or if you get pregnant, or if you have some sort of medical emergency more expensive than a thousand bucks, you get buried in debt. And win or lose, you are going to have to play the same twisted game again, year after year, for the rest of your life. And one year, you are going to lose because we all get sick eventually. We all get older eventually.

What Republicans have put forward is not a healthcare plan. It is a sick joke. I can hardly believe they can say it with a straight face.

And speaking of jokes, are Republicans going to stand up this new fangled disaster before open enrollment begins? Well, guess what. It is too late for that.

This is not just out of touch with families; it is out of touch with reality. Even if these plans were not a joke, there is scarcely time left to do something half as complicated.

That is the kicker. If Republicans were serious about reforming the tax credits, the time to do that was before we were a month into open enrollment.

Democrats were at the table all year. Republicans were nowhere to be found. The truth is, if Republicans actually wanted to reform the tax credits, they could have done that without Democrats. They could have done that actually in their "Big Ugly Bill." They could have extended those ACA tax credits completely on their own terms, if it was important to them. But they did not because they did not care.

And when Democrats insisted and insisted and insisted, "Republicans, just come to the table," they chose to shut down the government rather than talk about healthcare.

But now, when rates have already been set and families have days to get coverage for January—a few weeks away—Republicans are not only trying to pretend they care about stopping the MAGA healthcare hike; they are now trying to pretend it is realistic to negotiate major changes and new programs in time for January 1.

What are they talking about? Forget how long negotiations take. Even if we pass that bill today, there is not time to implement anything more complicated than a clean extension.

Now, I am always at the table to talk about how we can save healthcare. I am happy to sit down next year and negotiate serious bipartisan reforms for the 2027 season. But the key word here is "serious." It is not serious for Republicans to act like they care about healthcare now, when they were silent on this during their tax-cutting bonanza. It is not serious for Republicans to act like there is time for major negotiations and reforms now, when we are over halfway through open enrollment. And it is not serious for Republicans to act like they just want simple tweaks, when they are actually demanding new abortion coverage bans that they know are a nonstarter.

Let me close with this: If Republicans truly want to have a serious, bipartisan conversation about healthcare, we can do that. Democrats are happy to do that. But there is a fire burning right now, and a lot of people are about to get burned if we don't put it out.

So the first step has to be passing the bill Democrats have put forward, simply extending the tax credits and saving healthcare for millions of families in the country.

We could have talked about reforms earlier. And once we do this, we can still talk about reforms later. But right now, we have to put this fire out, and we have a bill that does that.

Now, I am hoping against hope and against history that reason wins out and Republicans join us to pass this bill. But I will say, if Republicans refuse to do the right thing—the thing their own constituents are begging all of us to do—they should know Democrats are not going to walk away from

this fight. I am going to continue to hold Republicans accountable. And, more importantly, the American people are going to hold Republicans accountable, too, with their voices and with their votes.

Democrats will also keep sharing a vision for how we do rebuild a stronger healthcare system after this Republican wreckage, because, as much as we want to save these health tax credits, I think everyone knows that is a starting point. It is a bare minimum. We still need universal healthcare in America. We have needed it for a very long time. It is what I have always been fighting for. And whatever happens in the next few days, I am going to keep pushing for reforms that make high-quality healthcare that is actually affordable a reality for every American.

I yield the floor.

The PRESIDING OFFICER. The Senator from Hawaii.

AFFORDABILITY

Mr. SCHATZ. Mr. President, the President of the United States is very focused. He is focused on building a \$300 million ballroom in the White House, while the price of everything has gone up—food, housing, healthcare, electricity, clothes—you name it. Costs are up, jobs are down, and wages are flat.

And the President is doing worse than nothing—and I mean that—worse than nothing because it would be one thing to not be focused enough on the question of prices. It is another thing to actively raise the price of everything through Federal policy. It is not even that easy to find mechanisms to make prices go up, but he is doing that. He is going out of his way to raise prices. That is not a partisan accusation. That is actually what is happening.

And so, today, I want to go over the five ways that Trump is screwing the average consumer with higher costs on purpose.

No. 1, food. Anyone who has been to a grocery store recently knows how expensive certain items have gotten. Coffee is up 20 percent—20 percent. Beef is up 15 percent. Orange juice is up 27 percent. Bacon and bananas are up 5 percent. And why is that? It is because the President thought it would be a good idea to slap tariffs, which are a tax, on everything that comes into the country—everything that comes into the country—and you are paying for it.

No. 2, electricity. According to the Trump administration, electricity prices are rising this year at double the rate of inflation—double the rate of inflation. So what does Donald Trump have to do with that? Well, electricity demand is soaring, and Donald Trump has effectively implemented a ban on solar energy. Any solar project—not just on Federal land but where the Federal Government even has a tiny little interest in it—is essentially frozen—90 percent of the new projects. And let's be clear. There was a time when coal