

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

and gas and all that other stuff was price competitive with solar. Solar is the cheapest new form of energy. Cheap is clean, and clean is cheap, and that is a change. Solar energy is the way to provide relief to ratepayers, but there is a nationwide solar ban instituted by Donald John Trump.

No. 3, health insurance. Millions of Americans are giving up their health insurance because they literally can't afford it anymore. I know three people in this building who are going to have to give up their health insurance, and as I was doing open enrollment, I was relieved—I was relieved—to find out that my health insurance only went up by 12 percent. That is like good news. If you are 12 percent, you are thrilled. The average is double if you are on the exchange. The average is double. People can't do it. That is an intentional policy choice of the President of the United States.

No. 4, home insurance. And this is a sleeper. If you own a home, you have probably seen your home insurance spike over the last few years. And, frankly, the main driver of that is the increased severity and frequency of natural disasters, driven by the climate crisis. And so insurance companies are realizing that if you live in the range of a wildfire or a flood or a tsunami or a hurricane or any number of natural disasters, that has got to be priced in. And, by the way, if you are lucky enough to be one of the 15 percent of America that doesn't live in a place that has got more climate risk, you are in the same damn risk pool as everybody else. So your rates are going up too.

And what is Donald John Trump doing about the price of home insurance? He is banning solar energy. He is stopping wind projects that are already permitted. He is exacerbating the crisis that is driving up your prices.

And, finally, No. 5, Christmas gifts. It is the most wonderful time of the year, until you look at the pricetag for presents. According to one report, shoppers will be paying more than \$100 more to buy the same gifts as last year. Meanwhile, trees, decorations, candy, and booze have gotten more expensive. And small businesses, far from raking in holiday sales, are losing revenue and being forced to lay off workers.

A good friend of mine used to say: People vote for you for their reasons, not yours.

And, you know, people vote against you for their reasons and not yours. And the reason that Democrats lost the election last year is because everything was up. It is because the prices went through the roof on everything. And Donald Trump seemed like a disruptive enough force in the political system to maybe shake things up and maybe put some downward pressure on price.

And the exact opposite has happened. Whatever his other faults, people thought that, at least, he would be

good on the economy. But we are now a year in, and that is just plainly untrue. What is true is that Donald Trump is making people poorer, and he is doing it on purpose.

I yield the floor.

The PRESIDING OFFICER. The Senator from Virginia.

HEALTHCARE

Mr. KAIN. Mr. President, I rise today with colleagues to talk about the vote we will cast tomorrow on extending Affordable Care Act premium tax credits.

We missed an opportunity in June. In June, the reconciliation bill that was passed by the Senate contained \$1 trillion of tax cuts for people who are in the 1 percent—the Nation's wealthiest, who didn't need a tax cut—but we refused to extend premium tax credits so that 20-plus million Americans could afford health insurance.

Just by order of magnitude, we could have extended the tax credits as is for 10 years at a cost of \$350 billion. That is not inexpensive, but it is one-third of the cost of the tax credits that we handed away to the wealthiest 1 percent of people in this country, who don't need it.

I can assure you that my Virginians need these ACA premium tax credits. If we do not extend the tax credits in the simple bill the Democrats have on the floor tomorrow, the best estimates are that 94,000 Virginians will lose their enrollment in health insurance through our ACA Marketplace. Of those 94,000, 50,000 will go uninsured. They won't be able to find any other insurance.

Because the Affordable Care Act carries with it funding for States, Virginia stands to lose \$295 million in Federal funding, have a significant hit of more than \$400 million to the State's gross domestic product, lose about 3,500 jobs, and also lose around \$31 million in State and local tax revenue.

But the numbers aren't what is important; the experiences of people and the fear and anxiety that they are telling us about are what is important.

Christine Casey in Crozet, VA—her premiums will go from \$485 a month to \$1,730 a month—more than tripling.

Paula Graham in Virginia Beach—her premium is going to go from \$285 a month to \$1,018 a month—more than quadrupling.

I have story after story after story from Virginians in all parts of the Commonwealth—rural, urban, and suburban, youngsters and seniors, people who left a job they didn't like but they had to have because it provided health insurance, to start a business where they can afford insurance on the exchange, and they now find it unaffordable. That not only affects healthcare, but it may require them to give up on the economic dream they had and go back to a job they don't like just so they can afford insurance.

So it is my hope, together with my colleagues, that we do the right thing, that we extend the Affordable Care Act

tax credit support for a period of time—3 years—where then members of the HELP Committee and the Finance Committee and other committees can grapple with long-term solutions to issues like pharmacy, affordability, and other important things that we have shown we can work together on on a bipartisan basis.

But there is no reason at this late moment to consign, right before the holidays, Virginians and Americans who are already suffering through higher energy prices, higher costs for building supplies, higher costs for toys for Christmas, for everything else in their lives—to consign them, probably in the most important expenditure in their lives, to dramatic increases in costs that will lead many to go without healthcare, thus damaging their own health and the health of their families.

I urge my colleagues to embrace the simple extension of the ACA tax credits in the vote we will have tomorrow.

I yield the floor.

The PRESIDING OFFICER. The Senator from California.

MAIDEN SPEECH

Mr. SCHIFF. Mr. President, almost 6 years ago, I stood here on the Senate floor—I was not yet a Member of this body—and spoke as a House Member leading President Trump's first impeachment. "We are not enemies," I said, quoting Lincoln, "but friends. We must not be enemies."

"If Lincoln could speak those words during the Civil War," I observed, "surely we could say them and mean them now."

In the 6 years since that impeachment, our country has only become further divided. It has become even more challenging for Americans to speak with each other, with our neighbors, even with members of our own families who have been alienated from one another.

How we begin to heal our present wounds and bring about a sense of common purpose that has been lost is difficult to say, as the causes of our division are many. But I suspect, if there was a common denominator to what must be done, it begins with a renewed effort to better understand each other, who we are, where we come from, what drives us.

In that spirit, let me tell you a little bit about who I am that may differ from the version that many Americans see on FOX or in the President's social media feed and what I have done to introduce myself to my 40 million new constituents because I intend to be a Senator for all Californians in the red areas and the blue and everywhere else in between.

That is one reason I sought to join the Senate Agriculture Committee—the first time in more than 30 years that our Nation's largest agriculture-producing State has had a seat at that table.

I have traveled the State on planes, trains, automobiles, even boats, visiting nearly half of California's 58