healthcare. Now 22 million people are going to see their healthcare double, on average. That is the problem we are confronting right now.

I have not heard a solution from that side of the aisle about how to fix that. So I object that we would add yet another 1 million people who will not be covered as a result of this plan that my colleague from the State of Kansas is offering this evening.

It is particularly harmful for non-expansion States. Some may reasonably ask: Why these zero-dollar premiums? Georgia, like Kansas, is a non-expansion State. The truth is, a lot of these folks who have the zero-dollar premium plans, they would have zero dollars if they were in an expansion State.

So for me, it is a matter of fairness. I am standing up for the people in my State of Georgia. There are 500,000 Georgians in the healthcare coverage cap. If they lived in California, if they lived in New York, if they lived in North Carolina, they would be covered. And so, for that reason and others, I object.

The PRESIDING OFFICER. The objection is noted.

The PRESIDING OFFICER. The Senator from Alabama.

HEALTHCARE

Mr. TUBERVILLE. Mr. President, for months, our Democratic colleagues have been fearmongering about our healthcare system. They blamed everyone but themselves for the skyrocketing premiums Americans are dealing with today.

The truth is, Obamacare destroyed—absolutely destroyed—our healthcare system. It is completely unaffordable. As a result, American families are now paying the enormous price for Barack Obama and woke Democrats' ObamaCare system.

Sure, the idea of ObamaCare sounded great. Who doesn't love the idea of free healthcare? But those of us who live in reality or understand basic economics knew this was never, ever going to work, which is why not a single Republican voted for it in the Senate or the House, when it was voted on.

You see, Obamacare was always destined to fail. You can't pump millions of dollars into healthcare and not expect rampant fraud to take place. It is not possible. Nevertheless, woke Democrats rammed it through Congress, and it was signed into law by President Obama on March 23, 2010. It was the biggest overhaul of our healthcare system since Medicare and Medicaid, in 1965.

On paper, it sounded great—expand access, protect people with preexisting conditions, and make insurance cheaper for families without employer plans. But to no one's surprise, what started as a bold Democratic dream of affordable coverage for all turned into a bloated mess. In fact, the only winners of ObamaCare are the big insurance companies that are getting filthy rich on the taxpayers' money.

Meanwhile, Americans are spending thousands of dollars on premiums for coverage that often doesn't cover their needs. And Americans can thank nine of my current Democrat colleagues who voted yes on that final passage, in December 2009—Senators MURRAY, CANTWELL, WYDEN, MERKLEY, SCHUMER, GILLIBRAND, COONS, DURBIN, SANDERS, and TAMMY BALDWIN, who was in the House at the time. These Democrats jammed this through with not a single Republican vote, ignoring real concerns about how the system would limit competition, leading to lower standards of care; or how it would line the pockets of the big insurance companies while forcing hard-working Americans to pay high premiums; or how it would decrease transparency, leaving Americans to often leave the doctor's office not having a clue how much they owe when they leave; or how rural hospitals would be forced to close their doors, and doctors and nurses would be leaving the medical field because they couldn't make a living.

But they didn't care about any of this. They didn't care about any of it because they always knew we would wind up, today, in the position we are in, 15 years later. They knew costs would become unaffordable for Americans. They knew that, but they were just fine with that because their end goal is to have socialized medicine paid for by American taxpayers, which, by the way, has not worked anywhere in the world. They have terrible healthcare when they do that.

Obamacare was just the first step toward free healthcare for all—the first step. To start, ObamaCare created State and Federal Marketplaces where individuals could shop for coverage. These Marketplaces were intended to be online for health plans.

By the way, if you remember this, they spent about $10 billion and couldn't get the healthcare website going. But we wasted all this money. When they launched this, it just crashed. People couldn't use it for weeks, months. It cost us hundreds of millions of dollars daily. That was a foreshadowing of the disaster to come, if you just think about it.

On the Marketplace, health plans are sorted in different levels—bronze, silver, gold, and platinum. Each level shows how costs are split, with bronze being the most basic, and platinum being the best and higher coverage. The middle-of-the-road silver plan means that the insurer pays for 70 percent of your care—insurance companies. The enrollee pays the remaining 30 percent through deductibles, copays, and coinsurance. Regardless of tier status, each plan covers what is called the central health benefits—things like hospital stays, maternity care, prescriptions, emergencies, and preventive services. That sounds comprehensive, doesn't it? But it came at a heavy, heavy price, driving up costs from day one.

This is where the Democrats' real problems started. They named this ridiculous bill the Affordable Care Act. So they couldn't have headlines on day one saying how prices were going up. What did they do? To address this affordability issue, Democrats came up with two big financial plans to supposedly help with affordability.

The first thing they did was create cost-sharing reductions, which were designed for lower income buyers who had the silver plan. Basically, CSRs allowed the government to help these silver plan enrollees pay out-of-pocket costs like deductibles and copays. Shifting the bulk of the cost to whom? The American taxpayers.

By 2017, a court ruling stopped these ridiculous CSR payments. So insurance started raising silver plan prices to cover that gap that the court said you couldn't do. As a result, families saw their premiums jump 20 percent to 30 percent in some States.

And the second big Democrat idea was the premium tax credits, which was created for people earning about $15,000 a year, and it was capped at those making $60,000 a year. This program ballooned during the pandemic, when Democrats decided to expand these subsidies.

In 2021, the American Rescue Plan got rid of the $60,000 income cap, meaning higher income Americans could now qualify for the subsidies. This meant that many lower income Americans got zero-premium plans for the very first time. This caused enrollment in Obamacare to double in just 5 years—double—from 11 million people enrolled in 2020 to 24 million in 2023.

Here we go.

This was all thanks to fatter subsidies, slacker rules, and year-round special enrollment periods, which allowed people to sign up at any time, no questions asked.

These exchanges didn't lower costs. They just shifted the bill. To whom? To the American taxpayer. Premiums kept rising, thanks to price-gouging and decreased competition.

But the taxpayer-funded subsidies temporarily shielded enrollees from seeing how much costs were going up.

Take a family of four earning $80,000, for example. They might have paid $500 a month for coverage before Democrats expanded these subsidies—$500 a month. But now, they are paying zero for coverage while you, the American taxpayer, are stuck with paying the rest of the bill, just moving closer and closer to socialized medicine.

This is all thanks to the Democrats' broken subsidy system.

Guess who benefits the most. Not you. The Joint Economic Committee report revealed that insurers and brokers are getting rich off of these subsidies. For every $1 that is paid by the taxpayers, the families only get 34 cents of this $1. The other, where does it go? It goes to the insurance companies or it just disappears. I wonder where that goes?

That is not affordability. That is a straight-up scam that the American taxpayers are facing. Even worse, these loose rules turn the Marketplace into a fraud playground. Enhanced subsidies made plans free for people earning $15,000 to $23,000 a year. So, of course, people started fudging the numbers to qualify for free coverage. Brokers and scammers piled on, setting up systems claiming to enroll people for free coverage, while stealing money for themselves.

A Paragon Institute report estimated that there were 5 to 6.4 million cases of fraud, last year alone.

To catch some of the fraud, the Government Accountability Office tried their own scam. They created 44 false applicants. They made up Social Security numbers. They ran it through the system. Shockingly, 96 percent of the Government Accountability Office's fake applications got approved—100 percent-free healthcare.

It is hard to figure out how exactly these people are getting enrolled. Some are lying about their income. Some are double dipping with Medicaid. And some, likely, might not be citizens of this country.

Sound familiar?

All of this fraud is hard to stop and hard to wrap your mind around. But, unfortunately, the scam of ObamaCare is much bigger than fraudulent enrollees. That is because ObamaCare just didn't destroy our healthcare system. It also "paid for" itself by getting the government involved in student loans.

You heard me right.

We are going to pay this—ObamaCare is going to pay for it through student loans. Loans went from being managed and loaning borrowed money from the bank to the Federal Government loaning money to go to college—what a great idea. As a result, education is more expensive than ever.

Listen to this. Today, after 5 years, 45 million students across this country owe $2 trillion—embarrassing. We are screwing over our young people who are just starting out in life, all to prop up this broken ObamaCare system.

ObamaCare promised lower costs and better care, but 15 years in, it delivered just the opposite. ObamaCare premiums have nearly tripled since 2014, not to mention the outrageous bills you get after you leave the doctor.

Quality healthcare is gone. Hospitals all over the country have been forced to close. We are losing doctors and nurses, left and right, because these jobs don't pay what they used to. Because we don't have transparency in the system, bad actors are able to hide prices, insurers face no real competition, and the COVID subsidies allowed scammers to get rich off of fraudulent money that was intended for the most vulnerable.

So, no, this is not Republicans' fault, as you are hearing. Not a single Republican voted for this disaster called the Affordable Care Act. Democrats voted for it then, and Democrats are the ones who own this disaster today.

By the way, your premiums aren't going up 20 percent starting in January because of expiring COVID subsidies, like Democrats want you to believe. That is not happening. These credits are going up only 3 percent, 4 percent, 5 percent. The rest of the premiums are going up because insurance companies are charging more. So don't let them tell you the subsidies are because all of these premiums are going up. They are getting rich off the American taxpayers. That is what is happening.

The way I see it, there are three main problems with the healthcare system. The first problem, Democrats created a broken system that needs to be repaired, and we are going to do that. I am glad to see several of my Republican colleagues are working on this daily. I am hopeful any Republican plan will focus on the main issue—affordability. The only way to lower costs is through more competition and more transparency. We need more plans to give Americans more of a choice when it comes to insurance plans. This is the only way to drive costs down.

The second problem is that Democrats allowed 20 to 30 million illegals to come into this country under Joe Biden, many of whom came from Third World countries. Many of these people have never ever been to the doctor and have all sorts of health problems. These illegals are now overrunning our emergency rooms, and you, the American taxpayers, are paying for it. The next time you go to the ER, see how long it takes you to get in, and then blame the Democrats. The next time a hospital in your town closes, as has happened all over my State of Alabama, blame the Democrats.

The third problem is that we are horribly sick in this country. Americans are the unhealthiest we have ever been: 74 percent of Americans are either overweight or obese. More than 76 percent of Americans have at least one chronic disease. Cancer rates are increasing among young people at an alarming rate. If we do not start getting healthier in this country by working out, eating healthier, and getting rid of processed foods and toxic ingredients, we are not going to make it.

Our healthcare system was not built to support so many unhealthy people. Fifty years ago, you didn't have any of this crap because Americans were more active and didn't have all of this processed food. We are overmedicated, overweight, and sicker than ever, and our healthcare system simply wasn't built to handle it.

Thank God that Robert F. Kennedy, Jr., is working around the clock to make America healthy again. We need it.

At the end of the day, the Republicans have control of the Senate, the House, and the White House. We have no excuse not to do something about this healthcare disaster. We need to come up with a plan that actually delivers for the American people. This is

not a Republican or a Democrat problem. Every American is getting screwed over every day by this horrible healthcare system. The Republican Party is working to fix this. Let's grow a backbone and do what is right for the American people.

I yield the floor.

The PRESIDING OFFICER (Mr. BUDD). The Senator from Idaho.

HEALTH CARE FREEDOM FOR PATIENTS ACT

Mr. CRAPO. Mr. President, tomorrow, this Chamber will have the opportunity to chart a new path forward on healthcare in this country.

Senators will be given the choice to extend the Biden COVID bonuses for another 3 years or to support healthcare reforms that will actually expand options, reduce premiums, and give power to patients instead of insurance companies. Both sides agree that the cost of healthcare is too high, but we need to address the root causes of the explosive increase in healthcare costs rather than mask them with unsustainable spending.

We are told that the expiration of the enhanced ObamaCare subsidies is a crisis and that there is no time left to do anything but extend them. If there is a crisis coming, it is entirely of the Democrats' making. My colleagues on the other side of the aisle created the premium tax credits as a part of the ObamaCare system because they did not trust their own policy to make healthcare insurance affordable without shifting the burden of paying for it from enrollees to taxpayers. When the original premium tax credits failed to bring down premiums, they enhanced the tax credits. Then, when that did not work, they extended the enhancements.

They did all this without a single Republican vote. They also chose the current expiration date that they now say must be changed. They created the very cliff that they now oppose.

Our colleagues on the other side of the aisle have had years to offer serious suggestions on how to reform the ObamaCare subsidies. Yet every time that deadline approaches, we are told there is no workable option except to extend them again. It seems that these subsidies were never truly meant to be temporary, but they should be.

We do not have to go along with their last-minute extension this time at the cost of $83 billion. Even our Democratic colleagues recognize that our healthcare system needs reform. Leader THUNE recently quoted many of them here on the Senate floor.

They said:

We did fail to bring down the cost of healthcare.

They also said:

Now, right now, we have a broken health care system.

And it is not just the rising premiums that prove that ObamaCare is broken. We cannot ignore the pervasive fraud in this subsidy program. The rules governing eligibility for these