

TRIBUTE TO CARL MICA

Mr. CRUZ. Mr. President, I rise today to recognize a true servant of Texas, Carl Mica.

For over 10 years, Carl has worked in my office, starting as my regional director and now ending his career as my deputy chief of staff and State director.

For over three decades, Carl has dedicated his life to public service, the “Lone Star State,” and this Nation.

So today, I would like to share part of his story, his work, and the legacy he leaves behind as he enters retirement.

Carl is known for his exemplary character, quality leadership, and genuine compassion. He is someone who inspires others through integrity, empathy, and a clear vision of what is possible.

Carl has led not by relying on authority or titles but by setting an example of accountability, respect, and dedication. But most importantly, Carl has always been committed to uplifting those whom we serve, driving collective success while nurturing trust, collaboration, and a shared sense of purpose.

Carl’s career has been defined by steady leadership, a commitment to service, and an unwavering devotion to the people of Texas and the United States. Throughout his storied career, Carl has served in roles that placed him at the intersection of policy, people, and crisis response.

As my deputy chief of staff and State director, he has overseen operations in Washington, DC, and across Texas, serving more than 31 million Texans and leading a team of more than 60 staff members across the country. His position demanded poise, strategic judgment, and compassion, qualities he has consistently demonstrated.

Carl has been at the forefront of the most pivotal and challenging moments in recent Texas and American history. He helped guide statewide responses and engagement following hurricanes and floods and tornadoes and wildfires and community crises, including the crisis at our southern border for the 4 years of the Biden administration.

And like all of us, he navigated the uncertainty brought by the COVID-19 pandemic, ensuring Texans remained informed and connected to Federal resources. These were not moments for the faint of heart. They were moments that required steady, empathetic leadership, and Carl was there. Time and again, he stepped forward to help communities heal, to support elected officials in crafting responses, and to ensure that the voices of Texans were heard in Washington.

But Carl’s influence extends far beyond crisis management. His career has been a master class in forging relationships and strengthening institutions. During his time at the University of Texas system, he helped launch the Chancellor’s Centurions Program, cultivating future leaders in education and healthcare. He also served as the

UT system’s chief liaison to business organizations nationwide, bolstering partnerships, and supporting growth for one of the State’s most important institutions.

Prior to working at UT, Carl built his foundation in public service, working with Senator Kay Bailey Hutchison, my predecessor, rising from an assistant to her regional director.

And while Carl has dedicated his career to public service, he has also invested deeply in his community. He has served on the Austin Club’s board of directors, contributed to the Austin Chamber of Commerce, supported the Texas Exes, and remained active in organizations that celebrate Texas history, education, and civic engagement.

In every chapter of his life, Carl has embodied the values we cherish: integrity, commitment, loyalty, and leadership. He has been a bridgebuilder, a steady hand in times of crisis, a mentor to many, and a servant leader to all. Carl’s career reflects both accomplishments and character. His career is a testament to what one person can achieve when they lead with purpose, humility, and heart.

When Carl’s colleagues reflect on his leadership, one theme rises above all others: His heart. They describe someone who cared deeply for his team, who held high expectations but met them himself every single day, and whose Texas pride and loyalty ran as steady as his professionalism.

Beneath his attention to detail was a genuine sentimental spirit that shaped this office in ways he never fully realized.

They reflected on how Carl walked with them through every walk of life, through celebrations, through grief, and through the mundane.

There are countless stories I could share about Carl, but they all show the mark of a true servant leader. He inspired excellence. He opened doors. He changed lives.

Carl’s legacy is written not just in the work he accomplished but in the people he lifted along the way.

So, Carl, while your departure from this team is bittersweet, I want to say congratulations on an extraordinary legacy, and I also want to say thank you, thank you for changing lives.

And in recognizing such leadership, it is equally important to thank his incredible wife Tara, whose support and service alongside him made his contributions possible and even more meaningful.

I will also note that Carl is known throughout the State of Texas for having the most impeccable head of hair that could possibly grace a fellow. And when he comes to DC and walks the hallway, he is regularly greeted with “Senator,” “Senator,” as everyone he meets is convinced, I am sorry to say, that he is one of us. I have wondered, sometimes, if Carl has come down to the Senate floor and cast a vote. I feel confident that the clerk would record the vote and assume he must be a Sen-

ator, and there must have been a new special election that they missed.

Carl, you have been a dear friend to me and my wife Heidi for decades, and I can speak to everyone when I say: You will be missed.

Your retirement is greatly deserved, and I look forward to continuing our friendship in this next chapter of life.

I yield the floor.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The senior assistant executive clerk proceeded to call the roll.

Mr. REED. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER (Mr. MORENO). Without objection, it is so ordered.

HEALTHCARE

Mr. REED. Mr. President, the clock is ticking. In a matter of days, 24 million Americans will see their health insurance premiums double or triple.

Since August and even earlier, Democrats have been imploring Republicans to do the right thing and extend the healthcare tax credits that will make health insurance affordable. For months, Republicans dawdled and dithered.

Finally, last night, at the eleventh hour, they came up with an unworkable, partisan plan that cuts more money out of Medicaid, penalizes women who need reproductive health care, and introduces an almost Darwinian system that gives people a finite amount of money to pay for routine healthcare and little more coverage if they get seriously ill and need costly treatment.

Their plan will not work. More than that, there is no time to implement it.

The solution is simple: Extend the existing tax credits.

If there are additional bipartisan reforms to reduce costs—and I believe there are—let’s continue to work on them once we have adopted the extension because if we don’t pass this bill, we know what will happen: The insurance Marketplace will falter, and costs will get higher for everyone—everyone—not just those who lose the tax credit, but as more money comes out of the system, the insurance companies will charge higher rates for everyone. Indeed, too often, when health insurance premiums soar, people who used to be able to afford health insurance will end up forgoing it altogether. They will still get sick, and the cost they can pay will be absorbed by others, perhaps.

In my State of Rhode Island, 13,000 people are expected to drop coverage because of the Republicans’ failure to extend the healthcare tax credits. That is 13,000 people saying: I give up. I can’t afford to buy health insurance. I will take my chances and go to the ER if something happens.

People who are relatively healthy may just roll the dice and hope they won’t need healthcare next year. Other

people—people who are sick and really need the stability of health insurance—have no choice. They will pay the increased premiums and will suffer the consequences of that, cutting back on other necessities—food, utilities, housing. Some will fall into poverty.

During this holiday season, we can do something. By simply extending the Affordable Care Act tax credits, we can ensure that millions of working people can afford their health insurance across this country.

That is what I will be voting to do shortly, along with many of my colleagues. Democrats have put forth a proposal that would extend these vital tax credits for the next 3 years, guaranteeing lower healthcare costs, lower premiums, for millions of Americans.

Yesterday—like a student who writes a term paper the night before it is due—Senate Republicans finally unveiled their proposal. It is highly flawed and partisan, as I have said. But I must give Senators CASSIDY and CRAPO credit for at least acknowledging that this is a serious issue for American families because it has been evident that the President, the Speaker of the House, and many other colleagues on the other side of the aisle would simply prefer to do nothing to address the triple-digit premium increases taking effect starting this January.

Why do I say that? Because my Democratic colleagues and I have been asking our Republican colleagues for months to join us to extend the tax credits, but they have declined. In fact, congressional Republicans could have extended the tax credits or their own plan on healthcare costs as a part of their massive \$4.5 trillion tax bill earlier this year. But in all the giveaways in that bill, they could not find a dime to address the healthcare costs facing working Americans. Instead, they were prepared to let health insurance premiums double for working families throughout the country.

Many of my Republican colleagues who oppose the credit say people should have more choice over their healthcare options and more skin in the game. What they don't acknowledge is that the ACA tax credits empower people to choose health insurance policies that they know will meet their needs today and will cover them if and when they need coverage for an emergency or for a chronic condition.

Health savings accounts and the cut-rate policy Republicans want may be OK when you are healthy, but they won't help keep families out of poverty when they face a real healthcare crisis. What will keep families out of poverty? The ACA tax credits. We cannot allow them to expire.

I have already heard from my constituents about it, what it means to them, as I am sure every Member of this Senate has.

Jeffrey from Westerly, RI, wrote this to me:

I am a retiree on a fixed income purchasing my health insurance through

HealthSourceRI. Today, I received a letter in the mail from the State of Rhode Island outlining the shocking details comparing my 2025 medical insurance costs with those projected for 2026.

To give context, my current health insurance plan for my wife and I costs \$1,181.86 per month, and after Advance Premium Tax Credits—

The tax credits we are talking about in our legislation—

of \$896.58, we pay \$285.28. The health insurance plan I have is projected to increase to \$1,505.47 in 2026, for a 27.4% increase!! That in and of itself seems unconscionable with inflation running about 3% currently. However, the real kicker is that my tax credits are expected to expire and [will] be \$0 for 2026, which in real terms to me means that my health insurance monthly costs will skyrocket from \$285.28 to \$1,505.47, for a whopping increase of 428%!!!

Nino from Wakefield, RI, similarly said:

I just got my estimated charges for healthcare in 2026 from HealthSourceRI.

By the way, that is our ACA exchange in Rhode Island.

My cost is going up by over 300%!!! I can't imagine how many of the 24 million Americans with ACA healthcare exchanges will lose their healthcare if the subsidies are not reinstated!

Leigh wrote to me saying:

[M]y insurance rates will climb on the marketplace from \$773 to over \$1300 and will be unaffordable. Without health insurance, I will die. I live with rare diseases that pose life threatening effects on a daily basis.

We have no spare funds for an increase in our health insurance. This administration is trying to take away the only thing that is keeping me alive. I am a productive member of society. I am a defense contractor, I am a graduate student. I am a dog mom. I am a neighbor, friend, and community advocate. I matter.

Please fight for me. Don't stop fighting for my ability to have health insurance and stay alive. If I go more than 3 days without meds, I can end up in the ER with a stroke. I need my job to afford meds. I need health insurance to be able to work. I need a graduate degree to keep my job. I'm supposed to graduate in [December] 2025 with a masters in system engineering. I need a car to get to school to get to my degree. I need meds to drive my car.

Those are real Americans, working Americans—contributing in this case to our national security. Without the tax credits, this young lady believes that she will probably die.

These are real people. They are facing impossible decisions about their healthcare. And it is not just happening in Rhode Island; there are people like Jeffrey, Nino, and Leigh in every State. The tough choices they are facing are entirely avoidable. The bill we are going to vote on will do just what is needed—prevent these drastic increases in healthcare costs, extend the tax credits, and provide certainty to everyone shopping for healthcare right now.

The more people we get insured, the better it is for everyone. Costs go down. When only the sickest people sign up for healthcare, the insurance companies have to cover the cost, so prices go up. It destabilizes the entire

healthcare system. So this is not only bad policy directed at people who participate in the Affordable Care Act; this is bad policy for an entire healthcare insurance system.

What is more is that when people have healthcare insurance, they go to the doctor; they get preventive care; they get things checked out before it is an emergency. And an emergency is typically much more expensive. It would mean fewer people showing up at the emergency rooms for preventable healthcare crises. It means people could live healthier, longer, and work, be more productive, taxpaying members of our society.

I urge my colleagues to extend the tax credits and keep 24 million Americans from seeing their premiums double and 5 million Americans from losing their healthcare in the coming weeks. It is the right thing to do. It is economically a very effective and efficient thing to do. And I can't think of anything more in keeping with the morality of helping our fellow Americans than allowing these people to continue with their health insurance.

I yield the floor.

The PRESIDING OFFICER. The Senator from Minnesota.

HEALTHCARE

Ms. KLOBUCHAR. Mr. President, I join my colleague from Rhode Island and so many others to ask our Republican colleagues that they vote with us to stem this crisis. Tens of millions of Americans are facing this healthcare crisis. They are seeing their premiums double or even triple as they enroll in a health insurance plan for next year.

This isn't a January thing, a February thing; it is a now thing, a right now thing.

If Congress doesn't act and if our Republican colleagues don't join us in simply extending tax credits that have been in place for years, they will start paying the new premiums on Monday, 5 days from now. They are looking at their budgets—my constituents are, people all over the country are—making decisions about how to afford care or whether they will have to go uninsured because they can't afford it or buy some junk plan that they are not sure how that will cover them and certainly won't cover most of their routine healthcare.

I urge my Republican colleagues to join us to stop these costs on premiums from skyrocketing, to protect healthcare. We have put forward a very reasonable proposal to extend the healthcare tax credits that have been helping tens of millions of people. We asked them to extend it for 3 years. We actually asked them to extend it for 2 years. We asked them to extend it to 1 year. I will note—this was during the shutdown—that a 1-year extension, if they would agree to that, it is about the same cost as the amount of money that the President of the United States gave to Argentina. So that is more important than helping people with their healthcare?