

important enough that they get off and can basically sue the government for millions of dollars. And yet this kind of behavior that makes it more dangerous for the flying public, they get no recourse. We don't even know who stuck it in. People should be asking: Who stuck in this language? Who is standing by it? Who is committed to it? Who thinks it is a good idea? Because none of the safety advocates think that it is a good idea. I hope my colleagues will be as outraged as I am, over this provision, outraged, along with the families, with the NTSB Administrator and help us fight this issue.

HEALTHCARE

Ms. CANTWELL. Now, Mr. President, I rise today to urge my colleagues to continue to work on the affordable care issues that are facing our Nation. We know that we have to work together to address the Affordable Care Act and that the system needs to continue to have updates.

We know that in this time period since 2010, the uninsured rate in the United States was a staggering 18.2 percent. After the enactment of the ACA, which significantly expanded coverage, around 45 million Americans had access to either Medicaid or the ACA plans—and that is that we actually cut by more than half the uninsured rate to an alltime low in 2023 of 7 percent.

Now, in my home State, we took advantage of the Affordable Care Act and further drove the uninsured rate down to 4 percent, significantly reducing hospitals' and providers' financial burden from providing uncompensated care. So there has much been said about these individual provisions in the Affordable Care Act on the exchange, but the bottom line is—that ability for the Affordable Care Act to drive the uninsured rate in half to an alltime low of 7 percent and 4 percent in my State is a great example of what it did to help lower costs across the whole system.

There are still some challenges on the exchange, and there are more affordable ways to deal with that population on the exchange. I authored one of them called the Basic Health Program. It is now working in three States and soon to be the District of Columbia, and that is definitely thousands of dollars cheaper per year than what you can buy on the exchange. And I would encourage all of us to look at that as a solution for the future.

But according to a report from the Commonwealth Fund, States that expanded Medicaid through the Affordable Care Act saw an average 40-percent decrease in uncompensated care. Another, the Center for Budget and Policy, basically, as this chart shows, found that the Affordable Care Act reduced uncompensated care costs by more than \$6 billion in expansion states.

Just imagine—reduce the cost by \$6 billion by just covering people and not

having this tragedy of uncompensated care. Literally, I have had hospitals tell me that one person can cost millions of dollars by just constantly coming to the hospital. If they would have just had healthcare, had insurance, their costs would have been covered, instead of the constant uncompensated care costs.

So the real challenge here is that since the passage of the ACA, our colleagues on the other side of the aisle, the Republicans, have been trying to repeal this bill that cut the uninsured rate in half, provided care that was affordable in the Medicaid expansion and covered other things, as in the basic plan, they tried to repeal all that 70 times—70 times. OK. So I am not surprised that we are days away from a vote, and yet they are still not coming together to show us how they are going to reduce healthcare costs.

We need to keep covering people because covering people is a way to help reduce costs. As I mentioned, the expansion of the Basic Health Program is one way to lower those costs. But I know that in this last big bill passed by my colleagues, they basically cut \$1 trillion from the healthcare system, taking away health insurance from 15 million Americans, raising the healthcare costs and basically creating challenges. I know in one Seattle Times headline, basically, "Washington health care insurers fret as the ACA subsidies remain in limbo." That is because people are following what we are doing—or I should say not doing—and they are trying to understand where they are going to get affordable insurance.

I heard from a woman in Spokane, she has a chronic lung disease and recently fractured her knee. Her premium has gone from \$723 per month to \$2,180 per month. Her only option, a plan with less coverage, has a lower premium, but makes her liable for 30 percent of all hospital and ER payments, making the plan incredibly risky. She is just a year and a half away from qualifying for Medicare, but these massive costs mean she and her husband will have to cut back on groceries and other expenses.

I heard from another constituent in Clark County. She works three jobs, but none of them—none of them provide healthcare. Because of the expiring subsidies, the cost of her basic bronze plan has doubled to \$1,050 per month with a deductible of \$9,000. She is going to an occupational therapy provider for arthritis. But when she got the \$1,000 cost estimate, she canceled.

Another constituent from Long Beach, WA, told me her son has mental health issues, and she helps pay for his housing. But if her premiums go up, she will have to make the difficult decision about getting care for her son or a roof over their head or this issue of premiums.

We know the costs are rising for other things, like groceries, prescription drugs, and other necessities. So

health insurance is going to push people off of a financial stability. If Congress doesn't extend the expiring ACA credits, an estimated 5 million Americans—80,000 Washingtonians—will drop insurance altogether, creating more uncompensated care.

And as I said in the beginning, passing the Affordable Care Act, cutting the uninsured rate in half, was a huge milestone, beyond saving \$6 billion, but making the system healthier and less expensive. So why do my colleagues on the other side of the aisle not understand that we can't just cut, in the Big Beautiful Bill, these important healthcare programs. We can't try to repeal the ACA 70 times and then, all of a sudden, believe that you can just cut people off of the ACA program without trying to provide a more cost-effective solution?

I know my colleagues Senator CRAPO and CASSIDY are trying. My guess is they would like to get a solution here. I thought we should have done it before we opened the government back up because we had the optimal period of time where people were listening to real solutions. Now, we have kind of divided into our corners.

I am very worried that we are not going to get this done when, in reality, we could. We could. We are making things more expensive when we don't need to. Without the extension, millions of Americans will simply choose not to purchase the coverage, and the premiums will, on average, double for the remaining people on the exchange. So that meager \$1,000 to \$1,500 provided by my colleagues, Senators CASSIDY and CRAPO, in health savings accounts is nowhere—nowhere—close to covering the out-of-pocket deductible of a \$7,000 typical associated plan with the health savings accounts.

So I talked to them before, I wanted to work with them in earnest. I thought it was some novelty in certain places like Indiana that was worth exploring. But we cannot take millions of people off of the Affordable Care plan and then say that you are going to give them \$1,000 when we know that their out-of-pocket expenses are going to be \$7,000.

So, as we have all suggested, fix this program, particularly for the very small 5 percent or 6 percent that are at the very high income level, figure out a plan that is more cost effective than what we are providing today, and I am sure—I am sure—we can provide a solution for the American people.

We know now that the cost of hospitalization by people like my constituent in Spokane with chronic conditions like lung cancer or other issues are really worrying the American people. We know that even as we try to get a solution, that people are focusing on abortion restrictions, as if those people in the Affordable Care Act part of the exchange we are talking about are people that were part of this issue. So literally, our colleagues on the other side,

who tried to say, let's cut the Affordable Care Act 70 times, put in decimating language in the Big Beautiful Bill are also saying, The only way I am going to solve this problem for you is if you change the law and try to put more restrictive reproductive rights into statute.

So we can do better than this. We can focus on finding bipartisan solutions. We can focus on working together as members of the Finance Committee and actually get something done, but time is running out. I know that we want to get something done, but this Finance Committee—has the full committee met in open mark-up for 7 days of debating and amending legislation, and that is what it takes to get our colleagues in order.

I want us to understand what legislating really looks like. We know that when we had the Covid pandemic, we all came together and created a solution to help the economy keep going, to help the airline industry keep going, to help small businesses. We could have done more. We obviously had differences of opinion about how much to do, but we worked in a bipartisan fashion.

So now, as we face this crisis where Americans are losing their health insurance, people have retreated to partisan corners again on things like choice and things like cutting people off of health insurance, instead of working on solutions that really lower costs.

I ask my colleagues, let's work on solutions so that we will have something for Americans. Otherwise, beginning January 1, which is not that far from now, Americans are going to have less insurance, they are going to have more costs, and many of them are going to be facing a healthcare crisis without the aid and help of insurance to get them through it.

I hope we can do better than that. I hope that we can learn from the fact that expanding affordable health insurance to Americans is a winning concept. It is worth achieving. I hope our colleagues will try to achieve it in the next day.

I yield the floor.

The PRESIDING OFFICER (Mr. JUSTICE). The Senator from Massachusetts.

HEALTHCARE

Mr. MARKEY. Mr. President, today, I rise in support of the legislation that is going to be considered here on the Senate floor tomorrow to extend the Affordable Care Act enhanced premium tax credits so that we can lower the healthcare costs for 22 million Americans.

Those Americans get that protection today. If the Republicans do not vote for that protection to be continued tomorrow, then 22 million Americans and their families are going to see a dramatic rise in their healthcare bills beginning the end of this year. This threat is looming over those families. It is 22 million Americans.

By the way, it is 10 million Americans who either own small businesses or work in small businesses. So we are talking about Main Street America. Ten million of the 22 million people actually work for small businesses in America, so for them, this is going to be a bill that they are going to be receiving in the mail. And we are talking Main Street America. We are talking Republicans turning Main Street into "Pain Street" for 10 million small business employees and owners.

Tomorrow is the Republicans' opportunity not to see this dramatic rise, this skyrocketing price, be passed on to them. It is going to be devastating to them. These are not rich people, these small business workers and owners. They go week to week. They go month to month. These aren't big businesspeople; these are small businesses. They are Main Street people, and they are about to get crushed. That is the vote that the Republicans are going to cast tomorrow.

It is going to lead to a \$1,000, \$2,000, \$3,000, \$4,000, \$5,000, \$10,000 a year increase in the premiums they have to pay for the coverage for their families. It is going to be devastating to those families.

The very fact that President Trump and the Republicans are only just allowing a vote on continuing these critical tax credits just 2 weeks before all these families have to make their decision—it is only 2 weeks to go, and then they have to send the check in to get the coverage for January 1. So the Republicans have waited until 2 weeks left to go.

In Massachusetts, it is December 23. That is the last day, and people have to send in the check to cover. It is 2 days before Christmas. Can you imagine 22 million families all trying to figure out how they are going to write that check for a dramatic increase in their healthcare 2 days before Christmas? That is what the Republicans are setting up across our country—22 million people who are all going to have this financial bomb go off on their kitchen tables. It is going to make it harder to buy presents. It is going to make it harder for these families actually to plan for 2026. And it is all because these Republicans aren't willing to do it.

Honestly, it just shows how unserious the Republicans are about addressing affordability for families at the kitchen table. The cost of living in this country is skyrocketing. And it is not just the healthcare bill for these 22 million people; healthcare across the country is skyrocketing—just skyrocketing. Instead of trying to deal with it, the Republicans are doing nothing—nothing—to solve the problem.

It is no surprise because the Republicans have harbored an ancient animosity toward all these Federal healthcare programs. The Republicans voted no on Social Security in 1935. They voted no on Medicare. They voted no Medicaid. They voted no on the Af-

fordable Care Act. Today, they are trying to destroy the vaccine regime we have in our country. They are withholding by the billions research on cancer, Alzheimer's, diabetes, Parkinson's, and other diseases that need more research. They are pulling back the funding for that. That is what they are leaving as a legacy for families this Christmas in our country. Ultimately, health is the first wealth. That is what Ralph Waldo Emerson, the great Massachusetts poet, said. That is what the Republicans are now trying to loot on behalf of their billionaire buddies, because all the money is just going to be shuffled off to billionaires.

So this is without question just a continuation of their efforts. They tried to stop Medicare. They tried to stop Social Security. They tried and they failed to kill the Affordable Care Act. Now they are trying to eliminate the tax credits that help people afford their health insurance.

In Massachusetts, for example, it is 60,000 small businesses and their owners who rely on these tax credits to afford health insurance for themselves and their families.

Here is what Trump says. Trump says affordability is a "hoax." He is saying to these families: What you are now saying is a hoax.

He has called affordability a "con job." But the only hoax, the only con job is Trump and the Republicans repeatedly promising a cheaper alternative to the Affordable Care Act and instead offering nothing—absolutely nothing. That is where they have been.

The Affordable Care Act went on the books in 2010. For 15 years, they have been promising that they would have an alternative.

There used to be a television show, "Perry Mason," and he was a lawyer. He always had very difficult cases, and in the final 5 minutes of each one of the shows, Della Street, his great associate, would show up with the critical evidence that would then solve the case.

Well, it has been 15 years, and we have been waiting for the Republican Della Street to show up with the paper, with the document that is going to solve this healthcare crisis that the Republicans, with crocodile tears, year after year say that they care so much about. And they are not going to show up with a plan.

There is a great play, "Waiting for Godot." Of course, at the end of "Waiting for Godot," Godot never shows up. And this healthcare solution that the Republicans have been promising for 15 years—it is not going to show up tomorrow. As a result, 22 million Americans are going to lose their coverage. They are going to have to pay exorbitantly higher prices for their healthcare coverage than they have to pay today.

So this week, Trump, in a self-grading exercise, graded his economy an A+++++. That is five pluses that Donald Trump gave himself. But I think