

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

most Americans right now are giving him an F. Why? I will tell you simply. The cost of groceries is up. The cost of electricity is way up. The cost of housing is way up. The cost of healthcare, because of Republicans, is way up, and they are even going to complicate it more tomorrow.

They are going to have their own scarlet letter for the next year that they are going to have to walk around with—an “H” for healthcare—on their forehead, because they are just going to be branding themselves, as opposed to providing the healthcare for all these hard-working families across our country.

And when the backbone of our economy, small businesses, can no longer afford their premiums, they will make tough decisions about hiring, about growing, or even closing their doors for good—turning, again, Main Streets all across our country into “Pain Streets.” And it is all going to be in the mail in just the next 2 weeks, right before Christmas.

To me, it is almost unimaginable. It takes Scrooge, and it gives a whole new meaning to it in terms of what they are about to deliver as coal in the stockings of 22 million American families. They were expecting a lot more, and that is not what they are about to receive.

And so despite the fact that these costs are going up under the Trump administration, despite the fact that they plundered a trillion dollars from Medicaid, just back in July, to give a tax break to CEO billionaires, despite the fact that reckless tariffs are decimating our small businesses to the tune of \$38 billion a year, somehow, OMB Director Russell Vought wants to fund the Department of Defense at more than \$1 trillion. Pete Hegseth declared it would be the Defense Department’s first trillion-dollar budget.

They are so proud. More nuclear weapons, more capacity just to blow up the whole world. They are very proud of that. They are very proud of the trillion dollars that they are now stealing from Medicaid, from the healthcare of every family that needs it. They are very proud of the tax breaks by the trillions that they are giving to millionaires and billionaires in our country.

But when it comes to just making sure people in our country, this Christmas, don’t see a dramatic spike in the price of healthcare for them and their families, they are going: Sorry, I don’t have any money.

And there is good reason. They are giving it to the Defense Department. They are giving it to millionaires and billionaires. Of course, they don’t have any money.

Somebody has to pay for it, and the bill is going to be one that 22 million American families write to get their healthcare coverage for January 1, and it is going to be a skyrocketingly higher number than it was just this week.

So Donald Trump and his congressional Republicans, they just can’t

seem to find anything to help working families and grandma and grandpa, but they can find it for the billionaires. They can find it for the defense contractors.

And you want to talk about waste and fraud. Just look at the defense budget. You just look at it. It is just loaded with waste and fraud, but they aren’t going to look there.

They are looking at the pockets of ordinary families in our country, and they are going to tip them upside down and shake the money out of their pockets, 2 days before Christmas, and make them pay more money in order to get the health coverage that their families need.

So the Republicans just care more about “wealthcare” than they do about healthcare. They care more about caring for the wealth of the richest than they do about the healthcare for every family in our country.

And at every opportunity, Republicans are looting healthcare from families and small businesses in order to pay for tax breaks for people who already have too much. They are robbing the American people, and they are asking the Democrats to drive the get-away car—that we should be voting to take away healthcare from ordinary families to pay for these tax breaks for millionaires and billionaires.

But let me just say right now, the Democrats refuse to be accomplices to this healthcare crime of destroying Americans’ lives and their livelihoods and their health.

The consequences are real, and they are happening right now. In the face of skyrocketing premiums, 10,000 people in Massachusetts have already dropped their affordable care coverage for next year. That is unbelievable. And there are going to be tens of thousands more who will be following them. That is just in Massachusetts. That is already double the number of residents who typically drop coverage in a year.

And in Massachusetts, they have 2 more weeks to figure out whether or not they can afford this healthcare coverage next year, and the same thing is going to be true in 49 other States in our country and in the District of Columbia.

They are going to have to decide if they are going to keep their coverage at all, and for those who do keep it, it is going to skyrocket. And we don’t know yet the final number of how many people are trading their good insurance for junk plans that have cheaper premiums but also have unaffordable deductibles. But we do know that working families will suffer while billionaires rake in the dough with great healthcare. You never have to worry about the billionaires and their healthcare. They are, in fact, giving money to build new wings on hospitals—they have so much money—to make sure they and their families get the care they need at that hospital.

But it is going to be unaffordable for the families who are going to be left

behind right now. Those families are going to be heading for emergency rooms. They are not going to be getting the kind of help that they need with their family’s healthcare.

So Trump told families, last night, they should “give up pencils” to deal with his affordability crisis, but Americans just can’t give up health insurance when these tax credits expire.

Who is going to suffer from Republicans’ dogged opposition to lowering healthcare prices?

I am just going to tell you a few brief stories in Massachusetts—people like Jeffrey. Let me tell you who he is. He is a small business owner who is seeing his premiums increase by \$8,400 next year. His wife died of cancer a decade ago, and by the time she passed, his family’s medical bills had topped \$1 million. They would have been crippled by debt without the affordable care insurance policy, which they were able to receive through the ACA plan. But his bill is now going up \$8,400. Jeffrey doesn’t have that money.

Second is people like a couple out in Western Massachusetts, whose annual premium is doubling, from \$15,000 a year to \$30,000 a year. They are going to owe \$1,000 more a month for their health insurance, which is going to be bigger than their mortgage. Do you hear what I am saying, Republicans?

For this couple, health insurance is going to double and be bigger than their mortgage. Is that really what you want to say to families across our country, when we have a plan in place already that protects them and gives them the healthcare which they need for their families?

I give you a third one, people like a small business owner in Auburndale, whose premium is more than doubling to over \$19,000 next year, and she cannot afford what she calls a “painful blow to my budget.” So she is just going to opt for a cheaper plan with less healthcare coverage for herself. She shouldn’t have to make that choice. We already have a plan in place that protects her. She shouldn’t have to go down in the amount of protection which she is receiving.

And then we go to Jeff. Jeff lives in Natick, and Jeff has stage IV lung cancer. And Jeff right now pays \$30,000 a year to get the drugs which he needs. Do you know where his bill is going to, as of December 31, in just 3 more weeks? I am going to give you a second to think about it.

His bill is going to \$300,000 a year, and Jeff does not have \$300,000 a year for his stage IV lung cancer drugs.

By the way, even as I am telling these stories, there are 22 million of these stories that are all about to unfold a couple of days before Christmas, when people have to figure out how big that new check is that they have to write to get the coverage which they need.

I will just tell you one final story, which is Laurie. She is from Truro. The premium for her and her husband is

going from \$6,000 a year up to \$26,000 a year. And Laurie and her husband can't get coverage through an employer and are a few years from qualifying for Medicare. So they are in kind of a black hole. They are going to be left out in no man and woman's land, OK. That is where they are going to be.

And they are going without insurance next year. That is the decision they are making. And they are hoping—they are hoping with fingers crossed—that neither one of them is going to have an emergency next year.

Well, that is the Republican plan for Laurie and her husband: Just cross your fingers. Pray that no healthcare catastrophe hits your family for a year—because they cannot afford \$26,000 a year, up from \$6,000 a year.

So the Republicans are asking Americans to trade their health insurance for hope, but hope is not a healthcare strategy. The only thing that gives hope to families is the actions that are taken to ensure that they have access to the healthcare which they need, and they are not going to take any action on the Republican side.

And so Laurie and her husband are just going to forgo health insurance next year because their \$26,000 a year is just not affordable for them.

So I will just tell you, in conclusion, what Democrats are going to offer tomorrow. It is going to be a simple, straightforward extension of the healthcare tax credits these families depend on, so that families like this don't have to rely on hope alone.

And my Republican colleagues, they are going to have a different plan. Instead of lowering people's premiums, they are going to give everyone \$1,000 for their healthcare expenses. And that sounds nice in theory, but you already heard the stories of the people who are, right now, trying to figure out what they are going to do on December 23, because they actually are not going to be allowed to use that money—the \$1,000—to pay for their health insurance premiums. They actually are not going to be able to use it for that purpose.

So how is this Republican so-called healthcare plan going to help someone who works in a hardware store, who owes \$12,000 a year in premiums, and has a \$7,500 deductible? How does that \$1,000 help anyone whose premiums will be \$19,000 next year? How does \$1,000 cover \$19,000, which would have been covered? How does that \$1,000 help a senior couple paying more for their insurance than for their mortgage?

That is not a healthcare plan. That is a "they don't care" plan, and that is what the Republicans are offering them—a Republican "we don't care" plan for 22 million American families, 2 days before Christmas. That is their plan.

Their "Make America Sick" agenda does nothing to help the 337,000 residents of Massachusetts who are going to be confronting skyrocketing premiums next year—22 million people

across the whole country. The only people that the Republicans' plan will help are the millionaires and billionaires who already have the money to afford their premiums, and, yes, their donations to Donald Trump and MAGA Republicans to protect those billionaire tax breaks.

That is their plan. The ticking healthcare timebomb that Republicans are setting off, that Democrats have been warning about all year long, is about to go off. In Massachusetts, you have got to write the check by December 23, and that check has to be written all across our country to make sure you are covered on January 1.

And this is as families are trying to get ready for their Christmas celebrations. There won't be any celebration in those homes. They are going to be trying to figure out how to balance their budgets. They are going to be trying to figure out how to deal with all that money that is now going to be spent for that healthcare that they did not have to spend this year.

So this is going to be an absolute disaster for families, and it is avoidable. And the Republicans can avoid it, but, instead, Trump and the MAGA Republicans have traded away healthcare for tax breaks for corporations. And it is the cruelty—the absolute cruelty—of the Trump administration, which knows no limits. And just in time for the Christmas holidays, "President Grinch" is stealing medication from dad, inhalers for grandma, insulin for children, toys right out from underneath the tree.

So it is absolutely essential that we vote to extend the Affordable Care Act premium tax credits. We must listen to the American people who are begging us to help lower costs. Tomorrow, we can do that on the Senate floor.

I implore the Republicans to vote to extend these tax benefits for 22 million American families. Please do it for them.

This is going to be terrifying for 22 million people. It is going to be a terrifying Christmas for these families, and it is going to be a terrifying reality next year, when they have lost their health insurance or they cannot afford their health insurance unless they do so at the expense of all the other things which their families need.

So we have to vote to avert this crisis. We need some Republicans to join us—not many, but just enough with a conscience this Christmas to make sure that they are protected.

I just close, once again, by urging my colleagues to vote yea on our bill to protect those 22 million families.

ADJOURNMENT UNTIL 9:30 A.M.
TOMORROW

The PRESIDING OFFICER. Under the previous order, the Senate stands adjourned until 9:30 a.m. tomorrow.

Thereupon, the Senate, at 6:43 p.m., adjourned until Thursday, December 11, 2025, at 9:30 a.m.

NOMINATIONS

Executive nominations received by the Senate:

IN THE MARINE CORPS

THE FOLLOWING NAMED OFFICERS FOR APPOINTMENT IN THE UNITED STATES MARINE CORPS RESERVE TO THE GRADE INDICATED UNDER TITLE 10, U.S.C., SECTION 12203:

To be brigadier general

COL. JOSHUA E. IZENOUR
COL. GUILLERMO ROSALES, JR.

IN THE AIR FORCE

THE FOLLOWING NAMED OFFICER FOR APPOINTMENT TO THE GRADE INDICATED IN THE UNITED STATES AIR FORCE UNDER TITLE 10, U.S.C., SECTION 624:

To be lieutenant colonel

BLAKE A. PAGE

THE FOLLOWING NAMED OFFICER FOR APPOINTMENT TO THE GRADE INDICATED IN THE UNITED STATES AIR FORCE UNDER TITLE 10, U.S.C., SECTION 624:

To be lieutenant colonel

STEVE M. KIM

IN THE ARMY

THE FOLLOWING NAMED OFFICERS FOR APPOINTMENT TO THE GRADE INDICATED IN THE UNITED STATES ARMY UNDER TITLE 10, U.S.C., SECTION 624:

To be major

ALEXANDER T. ABBOTT
DARIAN L. ABENES
ZACHARY M. ADAMS
MICHAEL A. AFFELDT
MICHAEL A. ALDYKIEWICZ
NICHOLAS L. ALFORD
SPENCER A. ALLEN
JOSHUA D. ALLYN
FRANCIS J. AMBROGIO
MARK A. AMES
CONNOR I. ANDERSON
DUNCAN L. ANDERSON
SADDNER G. ANDRE
COLE T. ANDREKUS
COLBY C. ANDREWS
TAYLOR E. ANDREWS
JEAN S. AQUINO
NICOLAS D. ARMCHULETA
WILLIAM A. ARMSTRONG, JR.
PABLO F. ARROYO
MICHAEL N. AUSTIN
COLLIN J. BACCANTE
ERIC D. BACH
DATTLEF P. BAHNSON
SARAH M. BAILEY
WILLIAM B. BAILEY
JESSE O. BAKER
SCOTT C. BAKER
BENJAMIN B. BALDWIN
JOHN J. BANARHALL
DAVID B. BARANCO, JR.
ROBERT C. BARGER
DANIEL E. BARNES
CHRISTIAN A. BARRACLOUGH
JOSE J. BARRAZA, JR.
REBECCA T. BARRERA
NATALIE A. BASNIGHT
JOSHUA D. BASSETTE
BRENDEN J. BATEMAN
THOMAS L. BATINA
VANN K. BEARD
BRETT M. BEAVON
WILLIAM E. BECKHAM
LONNIE L. BEDGOOD
KELLY J. BEECHER
CARL B. BELL
REED BELL
BRETT L. BENEDICT
SHANNON E. BERRY
JONATHAN C. BERSKOW
ZACHARY D. BIANCO
KYLE G. BICKHAM
EVAN D. BICOY
CHRISTOPHER E. BIEHL
VIRGINIA M. BIGELOW
BLAKE C. BILL
ABIGAIL L. BLACK
SABRINA L. BLACK
MITCHELL A. BLACKGROVE
DARIUS A. BLAKEBAZEMORE
ZACHARY D. BLANKENBEKER
KEVIN A. BLASH
ZACHARY A. BLEVINS
DANIEL W. BLOETHE
ANDREW B. BLUNT
ALEXANDER D. BOCK
IAN T. BODLE
THOMAS S. BOLEN
ARON C. BORN
ARON B. BOTTA
KYLE N. BOUDREAU
JESSE R. BOWER
ELIZABETH A. BOYER
TRAVIS L. BOYETTE
CHRISTOPHER T. BRACCINI
COLLIN J. BRACKIN
TYLER J. BRADY
TYLER J. BRANDT
MICHAEL J. BREEN