

Somali immigrants in Minnesota were recently caught stealing more than 1 billion and counting from American taxpayers—stealing. They pretended to use the money to feed children or help people with autism, but really they were stealing. They were stealing the money and sending it to terrorists in Somalia—all proven.

This is very evil, and it is straight from the pit of Hell. Terrorists are driving around in Toyota Land Cruisers in Somalia, bought and paid for by the American taxpayers.

FOX News recently reported that members of Minnesota's Democratic Representative LHAN OMAR's inner circle—people working for her—were personally profiting from this fraud. Omar held at least one event at one of the restaurants named in the massive fraud scheme. One of Congresswoman OMAR's staffers has already been convicted for his role in the fraud. It runs very deep. All of this has taken place inside of Omar's congressional district, and she is doing everything she can to defend these Somali criminals.

These people were empowered by woke and clueless so-called Governor Tim Walz, whose government handed the funds to these Somalia criminals and turned a blind eye.

For example, one of the scams run by the Somalia nonprofit disguised itself as a housing assistance program. Sounds great. The initial budget for this program was \$2.6 million. However, the annual budget quickly increased to over \$100 million due to fake billing and fraud. Whose money is that? The American taxpayers'.

There were red flags all over the place. Tim Walz had every opportunity to see this, investigate, and stop this fraud and corruption. Instead, he looked the other way. That makes him complicit. He should go to jail for this. Anybody else would.

Now he is trying to deflect by calling those who are angry about the Somali fraud racist. Sure they do. That is the word they always use. This has nothing to do with racism. Some illegal immigrants stole more than \$1 billion, and counting, from the American taxpayers—again, proven. That should make every single American's blood boil.

Democrats invite terrorists from all over the world into this country. They let them steal our benefits, enjoy our schools, overrun our hospitals, vote in our elections, and then steal our tax dollars to send back to their home countries to fund terrorism.

By the way, I have seen all of these woke Democrats, like Omar, calling Somalia a wonderful place. If it is such a wonderful place, why doesn't she move back? If Somalia is all that, why is the terrorist group al-Shabaab murdering civilians by the masses, and why is the capital of Somalia considered to be one of the most dangerous capitals in the world due to frequent terrorist bombings, targeted killings, and ambushes? That sounds like a place no one would ever want to visit or live.

Predictably, Somalis often flee their country, and woke Democrats welcomed these often-unvetted individuals with open arms to the United States through illegal programs. But they make no attempt to adapt to our way and our American lives. Instead, they try to turn whatever American city they are hiding out in into Somalia 2.0.

Thankfully, the Trump administration is working around the clock to reverse the evil open borders agenda that was allowed to thrive under Joe Biden's administration.

Look, despite what the woke media will tell you, President Trump is not anti-immigration. President Trump is incentivizing and welcoming immigrants into the country who are going to come here to contribute and assimilate and love our country like we do. That is what we are all about. If that is not you—if they don't want to do that—again, we don't want you here.

The Trump administration has worked tirelessly this year to arrest and deport millions of illegals brought into the country by the Biden administration. Patriotic Americans are thankful for the work of DHS and ICE and what they are doing to clean up our streets.

If we don't take this threat seriously, more terrorist attacks will take place, and more stories of third world Islamists defrauding our country and using our tax dollars to fund terrorism against the United States will become commonplace.

DNI TULSI GABBARD released a report not long ago about the imminent threat of terrorism that is facing our country. It is here. The recent terrorist attack in DC may just be the beginning of Islamic plans to destroy this country. The 29-year-old psychopath who did this should be hung in the streets.

We need to send a message to every terrorist hiding out in this country just waiting to attack: We are not going to put up with this nonsense. You will be punished to the fullest extent of the law if you commit violence against American citizens.

It is time to wake up, and it is time for all Americans to speak up. This is not a Democrat or Republican issue; this is an American issue. That is why I raised hell when I heard that the Islamic Academy of Alabama was looking to build a bigger campus in Hoover, AL, just last week. I looked at their website. They openly admit that they teach the Quran. The Quran teaches that it is righteous to kill anyone who is not a Muslim. Think about that.

The media has called me a racist for calling this out. Radical Islam isn't a race; it is a political ideology, and it is a cult. No, I am not a racist, and I clearly—people back in Alabama agree with me. I was proud to see hundreds of Alabamians show up to protest at the zoning meeting where the building proposal was being considered.

I was asked about it, and I said the only place this Islamic Academy should be moving to is out of Alabama

and out of our country. We don't want that talk. Come here and assimilate with our laws; go by our laws, nobody else's.

As a result, this Islamic school withdrew their proposal.

This is an example of what it is going to take to defeat this poisonous ideology. This is an example of what we do not want to deal with. It is going to take all of us red-blooded Americans coming together and saying enough is enough.

Europe has lost the war of immigration. It is no longer recognizable. For a lot of countries in Europe, mass immigration of Islamists has ruined their way of life. They turned a blind eye, like we are at the moment, and are going to have to fight in the streets to get their countries back.

It is coming. That is exactly what is going to happen in this country in a few short years if we don't act now to save our country and our way of life.

I achieved the highest honor of my life this year, receiving the title of "grandfather" to Rosie Grace, my first granddaughter. I want her to grow up in the same America that I had the opportunity and privilege to grow up in. If we don't stand up now, our grandchildren's future is going to be lost forever. We have to draw a line in the sand: You are either an American who loves this country or you are not.

It is the job of the DOJ, the DHS, and the FBI to arrest these people, these terrorists, these radical terrorists, and either put them in jail or send them home. Now is the time. We do not need to let the clock run out on us. Let's not be Europe. Next year may be too late.

I yield the floor.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The senior assistant legislative clerk proceeded to call the roll.

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

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

HEALTHCARE

Mr. CORNYN. Mr. President, in Texas, my constituents who are on the Affordable Care Act exchanges, otherwise known as ObamaCare, are experiencing an 18-percent increase in their insurance premiums. Now, if you look at employer-provided coverage, which covers many, many more Americans, those increases in costs are going up, roughly, in the 5- to 6-percent range. So you might wonder why the huge disparity between ObamaCare and the rest of healthcare.

Of course, our healthcare system is pretty fragmented. We have people who have employer-provided coverage, seniors who have Medicare, low-income individuals who qualify for Medicaid, veterans who qualify for the VA system, or TRICARE. But for the group of people who believed what President Obama said when he sold ObamaCare

about 15 years ago now, they have been deceived.

I still remember like it was yesterday, the President said: If you like your policy, you can keep your policy.

That was a lie.

If you like your doctor, you can keep your doctor.

Well, that was not true either.

Then he said that average premiums would go down about \$2,500 for people on these Affordable Care Act exchanges. Well, that wasn't true either.

Years ago, I was attorney general of the State of Texas. We had a consumer protection division where we would sue people who would consciously defraud consumers, and if this isn't one of the biggest consumer frauds perpetrated in our lifetime—maybe in history—I don't know what is.

No Republican voted for ObamaCare as we didn't think that was the best solution to provide access to healthcare. Only Democrats voted for it. Now they have created this incredible mess—this unworkable, unsustainable, unaffordable healthcare system within the rest of our healthcare system. They look to us, the Republicans—the people who did not create this problem—and ask: OK. Now how are you going to fix it?

They don't have any better ideas. As a matter of fact, what they want is more of the same. They want zero reforms. They want more waste, fraud, and abuse. They want more money to go to insurance companies. They want 100 percent of the tax dollars that paid for the Affordable Care Act, or the ObamaCare exchanges, to continue going to insurance companies.

President Trump has said: Let's get the money to the consumers so they can choose what they want.

I think that is a better idea.

Plus, insurance companies skim about 20 percent off of those taxpayer-provided subsidies for their administrative costs and profits. And do you know what? Insurance companies are among the most profitable companies in America—certainly since ObamaCare started.

Then, finally, they want to break what has been, roughly—let me see—a 50-year consensus on whether tax dollars should be used to pay for abortions. We know that the issue of abortion divides much of America, but one area that we have agreed on is this consensus named after Henry Hyde, who was a famous legislator and House Member from Illinois. It is something called the Hyde amendment, which says that no tax dollars can go for abortions, and Democrats want to throw that out the window.

Well, rather than just point the finger at our Democratic colleagues, we actually have come up with a better idea, and I am grateful to our colleagues Senator CRAPO, who is chairman of the Finance Committee, and Senator CASSIDY, a medical doctor, who is head of the Health, Education, Labor, and Pensions Committee, for

coming up with an alternative proposal that is predicted to bring premium prices down about 11 percent. Now, that is real money that people can use to spend on other things.

Again, an 18-percent increase each year after year, after year? This is a train wreck for people on these Affordable Care Act policies.

As I said, the proposal by Senator CRAPO and Senator CASSIDY aligns with what President Trump has said, which is, let's get the money to the people. Wouldn't you rather have the money to buy the kind of coverage that you want and need? We are not all the same. We have people of different ages with different healthcare needs. Some young and healthy people may figure they don't need as comprehensive a coverage as older folks do. But our Democratic colleagues believe that we are all cut out of the same cloth and that we are all the same when it comes to a need for healthcare, and it is just not true.

This legislation that has been proposed is not by the Democrats, who want more of the same—a broken system. The alternative that Senator CRAPO and Senator CASSIDY proposed, we voted on, and our Democratic colleagues did not support it at all. We sure didn't vote for this mess, what we call Dems' dirty ObamaCare bill. This is a disaster, and it was sold under false pretenses. We need to do better for our constituents who need access to affordable healthcare.

Well, our Democratic colleagues are calling for a clean extension of the enhanced ObamaCare subsidies because they don't want any changes in what I have described here, and that is the heart of the problem. We know there is a whole host of problems with this ObamaCare subsidy, and any extension that fails to address it is more apt to be described as what I would call a dirty bill. It doesn't solve the problem.

So what are the issues?

Well, first of all, we know that these subsidies are rife with fraud; in other words, your tax dollar is being misappropriated to fraudsters. We have been saying that all along.

Now we have a new report from the Government Accountability Office which demonstrates beyond a shadow of a doubt what we have always suspected to be true. They have documented it. The report paints a picture that makes the notion of a so-called clean extension, with no changes, outright laughable. That is not a clean extension.

The investigators at the GAO created fake identities and Social Security numbers for 24 individuals who did not exist. They did this in order to find out what would happen when they took advantage of these ObamaCare subsidies.

They took these imaginary 24 and tried to enroll them in Affordable Care Act plans through the ObamaCare exchanges for 2024 and 2025. Shockingly, they were able to successfully enroll almost all of these imaginary individuals in subsidized coverage because the

insurance companies were more than happy to take those tax dollars in exchange for providing this phantom coverage.

For 2024, the auditors were able to secure health coverage for all four of the applicants submitted, worth approximately \$2,350 per month. In 2025, 19 of the 20 applicants were able to qualify for subsidized coverage worth more than \$10,000 per month—and these people didn't exist.

Of the 24 fake identities, 1 of them was not allowed to be enrolled. All the incentives for the insurance companies are: Let's issue the policy. We don't care if this is a real person or not. What we want is the premium dollar, and we want the taxpayer to pay for it.

The notion that someone can enroll in a taxpayer-subsidized health insurance policy with a nonexistent identity should be enough to stop us dead in our tracks and say: We need to change it. We need to fix this. But the fraud does not stop there.

GAO also found more than 29,000 instances in 2023 and nearly 68,000 instances in 2024 of a single Social Security number being used to enroll in more than 1 plan in a given year. So you had people with the same Social Security number able to enroll in multiple plans in a given year; meaning, these Social Security numbers were being traded and assigned to more than one person.

Again, all the incentives are for the insurance companies to issue as many policies as they can because that is how they make more money.

During its probe, GAO discovered that the Federal Marketplace does not prohibit multiple enrollments per Social Security number. So under the status quo, which Democrats want to continue, one person could enroll in multiple policies. Again, in some instances, they might not even know that they are enrolled in multiple policies.

The excuse given for this practice is it protects the Social Security number's holder from fraud or identity theft, but I am sure we could find a better safeguard against Social Security fraud than simply letting multiple people enroll in healthcare with the same Social Security number without raising any questions or any red flags.

So imagine if you were a victim of identity theft. Wouldn't you want to be notified if somebody was using your identity, your Social Security number, in order to get health insurance?

Democrats have been telling us, time and time again, that illegal immigrants cannot access taxpayer-subsidized healthcare. But we know from the GAO report that there are no mechanisms that prevent an illegal alien from enrolling in coverage if they have access to somebody else's Social Security number.

As if this isn't enough, the list of offenses go on and on and on.

In 2024, CMS reported approximately 275,000 reports from consumers that

they were either enrolled or had made changes to their insurance without their consent. Now, this is a problem. If you are taking a medication or even if you have a particular doctor you like, having your plan change without your knowledge or consent could result in the loss of coverage altogether or force you to change doctors unnecessarily.

But this underscores one of the most significant problems that my Republican colleagues and I have raised with these so-called ObamaCare enhanced subsidies. They directly line the pockets of insurance companies without lowering the costs for consumers and taxpayers, and they do so in a way that is rife with fraud.

When insurance brokers are enrolling patients or making changes to their coverage without their consent, the insurance company receives those tax dollars for the enrollee. But since the patient doesn't—or may not—have knowledge that they have even been enrolled, or perhaps they are already enrolled in some other policy elsewhere, the insurance company will have to pay out zero in claims.

That is what insurance companies like. They like to collect the premium, and they like to pay as few claims as possible. So it is a perfect arrangement for them, but it is not for the taxpayer.

These ObamaCare-enhanced subsidies are rife with fraud and should not be extended without meaningful reforms. In addition, the problems raised by the GAO report, the subsidies don't contain Hyde protections. I mentioned that a moment ago.

People who have a conscientious objection to abortion policies shouldn't have to be forced, using their tax dollars, to subsidize it for people who want to fund abortions and transgender procedures.

Again, this used to be the 50-year-long consensus known as the Hyde amendment. Many hard-working taxpayers who elected us have religious or moral objections to these operations—myself included. And the government should not be forcing Americans to participate or subsidize practices that violate their deeply held beliefs by financing them with their tax dollars.

The Democrats' plan does nothing to address rampant fraud, the use of tax dollars to line the pockets of insurance companies, and the lack of Hyde protections in these subsidies. The lack of these changes does not mean this extension proposed by Democrats is clean—far from it.

We understand—I understand—that Texans need access to affordable healthcare, but this is not it. We look forward to working together to find a real workable solution to healthcare affordability.

What I worry about is that our Democrat colleagues really don't want to solve this problem. They want to have a political issue they can ride all the way to the midterm elections. That is not just a cynical view of mine, I think that is a very likely reality.

We can do better. We need to do better. Our constituents expect us to do better by working together to come up with affordable solutions for them without taking advantage of the taxpayers and lining the pockets of wealthy insurance companies.

I yield the floor.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

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

The PRESIDING OFFICER. Without objection, it is so ordered.

HEALTHCARE

Mr. HAGERTY. Mr. President, I rise today to speak about the unaffordability of healthcare, a crisis created and perpetuated by my Democrat colleagues across the aisle.

Fifteen years ago, without a single Republican vote, congressional Democrats authored and signed into law the so-called Affordable Care Act, also known as ObamaCare.

Ever since, congressional Democrats, without Republican support, have continued to prop up this failed system with tax credits and bogus incentives to hide a broken foundation. Congressional Democrats even expanded these tax credits under the guise of the pandemic—again, on a wholly partisan basis—not once but twice, which included setting a deadline for their expiration this year.

Now they are expecting the American public to believe that Republicans are culpable—culpable—for what the Democrats have done. They have clearly broken the system.

When ObamaCare passed in 2010, Democrats promised the American people that this legislation would make insurance affordable. Sadly, this promise has gone unfulfilled. I have heard from constituents across my home State of Tennessee who are grappling with the realities of this broken system.

In 2014, the premium for a benchmark plan was \$197. That is 2014. In 2026, that premium is expected to be \$711. That is an increase of 260 percent.

As if this wasn't enough evidence, take the story from a constituent in East Tennessee who is self-employed. He and wife own and operate a consulting firm. For his family of three, their insurance premium for the exact same plan they had this year will increase from \$1,400 a month to \$2,200 a month; no new coverage, no additional family members, just higher cost from an inefficient and fraud-ridden system that is collapsing under its own weight.

This is not affordable health insurance. If health insurance were truly affordable, then Tennesseans like the one I just mentioned would not be forced to rely on taxpayer subsidies just to afford their monthly premium, not to mention out-of-pocket costs, copays, and coinsurance.

Beyond affordability, the Democrats promised to “fix” the healthcare system without adding to the national deficit. Their reforms were supposed to lower the deficit by more than \$100 billion. Instead, according to the Committee for a Responsible Federal Budget, ObamaCare has cost taxpayers an additional \$1.3 trillion. The deficit has continued to grow, with healthcare spending being a driver of that deficit.

Welcome to socialism, my friends.

ObamaCare was supposed to “end abuses by insurance companies” and create what they call a “robust and competitive” marketplace.

Well, ObamaCare has been nothing but a profit-making machine for insurance companies. ObamaCare has funded tens of billions of dollars, especially in pandemic-era subsidies, directly to insurance companies. And we have seen insurance companies' profits balloon to historic levels.

Now, let's talk about the fraud that prevails in the ObamaCare system. We will never have a competitive marketplace when that marketplace is riddled with fraud.

As a test for the ease and the extent of the fraud that plagues ObamaCare, the GAO created applications for fictitious individuals—all using invalid information—and submitted these fake applications to the Federal ObamaCare exchanges for enrollment. The results—shocking.

Of the 24 invalid applications that were submitted, 23 of them—that is more than 95 percent of the applications—were wrongly approved for subsidized health insurance. Get that. Over 95 percent of these fraudulent applications were approved to be subsidized in ObamaCare.

As of this September, 18 of the 20 fake enrollees for 2025 are still covered. Not only did the ObamaCare exchange not identify these fraudulent identities, but insurers didn't either. Why? Well, perhaps it is because those 18 applicants paid more than \$10,000 per month to the insurance companies for these nonexistent patients. The money wasn't paid to the patients. The money was paid directly to the insurance companies to the tune of \$10,000 each. No wonder the insurance companies aren't complaining. No costs, no services provided; it all falls to the bottom-line profitability of the insurers when this happens.

The solution to this floundering system, created by the Democrats without a single Republican vote, is certainly not what Democrats have proposed today. They want to continue wasting Americans' hard-earned dollars.

Earlier today on the Senate floor there was a stark difference of views. On one side, Senate Democrats proposed a 3-year extension along with the repeal of anti-fraud provisions that we passed during the Working Families Tax Cut. More fraud, more waste, more ill-obtained profits for insurers. This unserious, partisan proposal would cost a whopping \$83 billion. It would not