

daycare centers—middle of the day, not a single child was there.

One year ago, a local reporter visited several of those same sites. The reporter found no children at the daycare centers. They are supposed to be daycare centers, and getting paid to take care of children.

Here is one of those sites. This is a sign from one of the sites. It is called—you can't make this stuff up—Quality "Learing" Center. It is supposed to be a learning center. They can't even spell "learning" right. But that doesn't stop the Democrats in Minnesota who keep shoveling money right to these programs, stealing money from the taxpayers—from the Democrats, going to Democrats who are running these things.

It is appalling. The people of the United States are appalled and are furious. This ought to be a red flag for fraud. Why aren't the Democrats who run the place doing anything about it?

There were 95 violations for this "learing" center alone between 2019 and 2023. Violations occurred. No records on the children. But Minnesota's—run by the Democrats—taxpayer money continued to flow. It is disgraceful.

These aren't just one-off abuses. We now know that the fraud schemes used in the State's childcare programs have been used to defraud other social programs as well.

Even the New York Times has pointed to this. They say the fraud in Minnesota, run by the Democrats, is "staggering in its scale and brazenness."

I don't see any Democrats coming to the floor here today to point out the fraud, talk about what is happening there, how the money has been stolen from people that need it, the services that are needed by people. That means they are not getting it.

The Department of Justice has charged 98 defendants in Minnesota Medicaid fraud-related cases. So far, 64 of these have been convicted.

Last month, one defendant was found guilty of stealing \$14 million from Medicaid. Yes, she did. She stole \$14 million from Medicaid. You don't hear a word from the Minnesota Democrats coming to the floor here to talk about it. Nope.

She also stole nearly half a million dollars from child nutrition programs.

The Democrats come to the floor and say: Oh, we need more money for child nutrition and more money for child healthcare. Why aren't they looking at where the money is being taken from the mouths of the children?

For fraudsters, how much money was taken? Let's put this into perspective. The stolen money was supposed to be used to provide 200,000 meals for hungry children who did not get fed. Democrats must think that is fine. The defendant instead sent the hundreds of thousands of dollars overseas, and she bought real estate in Kenya, in Africa. Apparently, that is how business goes in Minnesota with the Democrats who are running that State.

This organized, systemic theft has gone on for years under Democrat leadership, and it really exploded under Joe Biden, Kamala Harris, and Minnesota Governor Tim Walz.

The Democrats have permitted schemes stacked upon schemes to drain money meant for those in need. Republicans are not going to allow this massive theft of taxpayer dollars to be ignored. Democrats want us to just look the other way. We are talking about a comprehensive approach to root out the fraud in Minnesota and across the country.

Now, our Working Families Tax Cuts law fights fraud. We strengthened eligibility requirements for Medicaid. We ensured that illegal immigrants don't receive taxpayer-funded healthcare. We put in place work requirements for Medicaid and for food stamps. These policies will protect taxpayers and will increase accountability.

Additionally, Republicans are conducting aggressive congressional oversight. On Friday, the entire Senate Republican conference demanded Governor Walz explain his actions. We asked nine specific, detailed questions—questions such as why Minnesota failed to adopt key fraud prevention measures. Why aren't they trying to prevent the fraud? Why do they keep looking the other way?

These are measures that the Department of Health and Human Services recommended to Minnesota back in May. Nope. Governor Walz wants nothing to do with it. He knew about this widespread fraud. He refused to do anything about it.

Senate Republicans are ready to give the Trump administration the manpower it needs to tackle this fraud in Minnesota and wherever else it appears and occurs.

The Trump administration has asked the Senate to confirm a new Assistant Attorney General position—a position that will be focused on the fraud—and the Senate will get that person in place and on the job quickly.

The Trump administration has taken other bold and decisive actions to stop fraud. To further strengthen enforcement efforts, the Department of Justice has doubled the number of attorneys handling these fraud cases. The Treasury Department is cracking down on businesses in Minnesota for alleged money laundering because that is what is happening. The Department of Health and Human Services under President Trump froze Federal funding for fraud-prone programs in Minnesota.

If Senate Democrats care about stopping fraud, why are they preparing to vote today to loosen eligibility and income verifications for ObamaCare subsidies? They ought to want to be tightening these things up. But that is what the Congressional Review Act resolution from Senator MARK WARNER of Virginia does, and we are going to vote on it today. Eliminating these vital protections invites more fraud. It means subsidies go to individuals who don't qualify for them.

Congress shouldn't make it easier to defraud the American taxpayers. This is the wrong direction to take after the biggest fraud scandal in Minnesota history. Protecting taxpayer dollars should not be a partisan issue. The fraud scandal in Minnesota should be a wake-up call for every American taxpayer.

Our Federal Government spends nearly \$1.5 trillion each and every year to try to help feed and house and treat and care for vulnerable families and children. Those programs are there for a reason, but Democrats seem to think they are there to be a piggy bank for people who want to steal from the government.

Medicaid, food stamps, and other social programs have been called a lifeline. Years of waste, fraud, abuse, and corruption have pushed those who truly need the help away from the lifeline and to the back of the line. That is what Democrats have been enabling and continue to enable.

Republicans aren't going to stop until the depth of this fraud is uncovered and prosecuted, and Republicans are committed to preventing it from happening again.

I yield the floor.

The PRESIDING OFFICER. The Democratic whip.

DISRUPT EXPLICIT FORGED IMAGES AND NON-CONSENSUAL EDITS ACT OF 2025

Mr. DURBIN. Mr. President, it has been my good fortune and honor to serve in this Chamber for many years and to represent my home State of Illinois. I can reflect for a moment about the changes in the Senate Chamber in the time that I have been here. I am afraid it would take me too long to express my thoughts on that at the expense of the regular business of this Chamber. But we have reached a point where there are few and far between moments where we come together and agree on something the American people think is important.

A year ago, I was chairman of the Senate Judiciary Committee—for 4 years. We considered many judicial nominees and many pieces of legislation in that committee. We were evenly divided or closely divided during the entire period of time. I think we achieved quite a few things despite those divisions.

We approved more judicial nominees for Federal judgeships in that 4-year period of time than any 4-year period in the history of the U.S. Senate. It took 80 percent of the votes to be bipartisan for that to happen. So I tried as chairman to always find something we just might agree on, Democrats and Republicans would agree. The issue which I am going to address very briefly this morning is one of those issues.

There was a time when the Senate Judiciary Committee was so equally and evenly divided that people thought we would accomplish nothing, but

there came an issue where there was a consensus among Democrats and Republicans, and it is one that every parent and grandparent—I think every individual—will understand.

Have you seen your kids or grandkids lately? Have you noticed what they are doing? They are looking at this virtually all day long if you let them.

It is a concern for many conscientious parents that what is being broadcast on those cell phones could be life-altering and -changing for young people, and that is one of the issues I will address this morning.

You see, during the period of time when I chaired the Senate Judiciary Committee, we considered the negative impact that these cell phones and laptops have on children. It is frightening.

Parents came and testified before us that their kids—normal, happy, productive, good students—in a short period of time were captivated by laptops and cell phones into changes in attitude, changes in conduct. Sadly, some of the children took their own lives because of their exposure to what happened on these devices. It is heart-breaking.

I recall one in particular: a young, African-American, high school student—a track star at his school—who got swept into some sort of broadcast on social media and in the span of 19 hours became so despondent and excited and emotional, he harmed himself and took his own life. The parents couldn't understand it. They didn't see it coming. And when they reflected on what was being done, it was an outrage.

There is another thing going on which everyone should be aware of, and if you look closely on television, you might just spot warnings. It is this whole issue of deepfakes, AI, taking what looks to be real and broadcasting it as reality when, in fact, it is not.

Last Congress, we considered a measure which I introduced and would like to ask for passage today. There will be a unanimous consent request made at the end of my statement. If that unanimous consent request passes, and I hope it does with bipartisan support, it will go to the House of Representatives for their consideration. It will be miraculous. We just might pass a bill. We just might create a law. Stay tuned.

Let me tell you what it is all about. I rise today to ask the Senate to pass the DEFIANCE Act—bipartisan legislation that gives victims of nonconsensual, sexually explicit deepfakes the tools to fight back against those who would exploit them.

I want to thank the Senate sponsors of this legislation, including my Republican colleague Senator LINDSEY GRAHAM, Republican of South Carolina. I told you it was bipartisan; it is.

I have been proud to partner with a person I don't know well on a personal basis, but I certainly have seen her work. Her name is Representative OCASIO-CORTEZ. She represents the city

of New York. She introduced legislation in the House with seven Republicans and six Democratic cosponsors. So her measure was bipartisan as it passed the House of Representatives.

Congresswoman OCASIO-CORTEZ herself is a publicly confessed and admitted victim of explicit deepfakes. I commend her for working to create tools for victims in the fight against this despicable crime. She has been an innocent victim, and she has spoken out to spare others what she has been through.

In 2025, the TAKE IT DOWN Act was signed into law. This bipartisan legislation makes it a Federal crime to knowingly publish or threaten to publish nonconsensual intimate images on social media. The DEFIANCE Act, which provides victims with a civil remedy—a remedy in court—builds on the progress of the TAKE IT DOWN Act.

The vast majority of American people support prohibiting nonconsensual, sexually explicit, deepfake images, with one survey finding that 85 percent of Republicans and Democrats support this measure. That is why I am hopeful it will pass today and be considered favorably by the House, and that is why, last Congress, the Senate unanimously passed this measure. We didn't get it done then, and we are returning to it now.

The Senate should pass this bill again, and the House should take it up quickly as the problem of nonconsensual, sexually explicit, deepfake images continues to spread. With the push of a button, generative AI can swap someone's face onto another person's body, remove that person's clothing so they appear nude, or undress someone to show them in lingerie or other exposed positions.

Recent reporting details how users of X, the social media platform formerly known as Twitter, can ask its AI chatbot Grok to undress women and underage girls in photos. Grok will comply with requests to show subjects in various states of undress with images which I won't repeat for the record, but they are horrible.

Even after these reports, X still has not prevented Grok from creating these exploitative images. Let me make sure you understand what I just said. Even after these terrible, deepfake, harming images are pointed out to Grok and to X, formerly Twitter, they do not respond. They don't take the images off the internet. They don't come to the rescue of people who are victims. That is why this legislation is critical, because this legislation says that if they are guilty of such reckless misconduct, they can be sued for it and held civilly liable for the damages.

Imagine losing control of your own likeness and identity. Imagine that happening to you when you are in high school. Imagine how powerless victims feel when they cannot remove illicit conduct, cannot prevent it from being reproduced repeatedly, and cannot pre-

vent new images from being created. The consequences can be profound.

Victims may endure threats to their employment, education, or reputation or suffer additional criminal activity, such as extortion and stalking. Many experience depression, anxiety, and fear of being in public, and in the worst cases, victims have been driven to suicide.

Congresswoman OCASIO-CORTEZ described her own reaction being depicted this way without her consent. She said:

There's a shock to seeing images of yourself that someone could think are real.

While prominent women are often the target for nonconsensual, sexual deepfakes, sadly, the victims can be virtually anyone.

There are distressing reports of high school students struggling to respond to this crisis. In March 2024, at least 22 students at a high school in McHenry County, in my home State of Illinois, learned they were depicted in deepfakes circulating online. One was a doctored version of two female students taken at the school prom. I will not describe in detail what that deepfake did, but it had to be crushing for these young women and their families.

Sadly, we are seeing an explosion of these images. One researcher found that the number of nonconsensual pornographic deepfake videos available online has increased 900 percent—900 percent—since 2019. Such videos have been viewed almost 4 billion times—4 billion. According to the National Center for Missing and Exploited Children, the number of AI-generated child sexual abuse images increased from 5,000 in 2023 to over 485,000 in the first 6 months of 2025.

Tragically, currently, victims have no civil legal remedy to pursue justice. The DEFIANCE Act changes that and gives victims their day in court. The bill would permit victims to bring civil cases against those who produce, disclose, solicit, or possess with intent to disclose sexually explicit deepfakes, while knowingly or recklessly disregarding that the person depicted did not consent to the content.

I am proud to have collaborated with survivor advocates on this bill. Their lived experience and leadership have shaped this legislation. Congress needs to act. It is past time to give victims of nonconsensual, sexually explicit deepfakes the tools they need to fight back.

I am going to make a unanimous consent request on this bipartisan legislation. Senator GRAHAM could not join me on the floor today, but he is a cosponsor and supporter of this bipartisan bill.

I make the following unanimous consent: Notwithstanding rule XXII, I ask unanimous consent that the Committee on the Judiciary be discharged from further consideration of S. 1837 and the Senate proceed to its immediate consideration.

The PRESIDING OFFICER (Mr. SHEEHY). The clerk will report the bill by title.

The senior assistant legislative clerk read as follows:

A bill (S. 1837) to improve rights to relief for individuals affected by non-consensual activities involving intimate digital forgeries, and for other purposes.

There being no objection, the committee was discharged, and the Senate proceeded to consider the bill.

Mr. DURBIN. Mr. President, I ask unanimous consent that the bill be considered read a third time and passed and that the motion to reconsider be considered made and laid upon the table.

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

The bill (S. 1837) was ordered to be engrossed for a third reading, was read the third time, and passed as follows:

S. 1837

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the “Disrupt Explicit Forged Images And Non-Consensual Edits Act of 2025” or the “DEFIANCE Act of 2025”.

SEC. 2. FINDINGS.

Congress finds the following:

(1) Digital forgeries, often called deepfakes, are synthetic images and videos that look realistic. The technology to create digital forgeries is now ubiquitous and easy to use. Hundreds of apps are available that can quickly generate digital forgeries without the need for any technical expertise.

(2) Digital forgeries can be wholly fictitious but can also manipulate images of real people to depict sexually intimate conduct that did not occur. For example, some digital forgeries will paste the face of an individual onto the body of a real or fictitious individual who is nude or who is engaging in sexual activity. Another example is a photograph of an individual that is manipulated to digitally remove the clothing of the individual so that the person appears to be nude.

(3) The individuals depicted in such digital forgeries are profoundly harmed when the content is produced with intent to disclose, disclosed, or obtained without the consent of those individuals. These harms are not mitigated through labels or other information that indicates that the depiction is fake.

(4) It can be destabilizing to victims whenever those victims are depicted in intimate digital forgeries against their will, as the privacy of those victims is violated and the victims lose control over their likeness and identity.

(5) Victims can feel helpless because the victims—

(A) may not be able to determine who has created the content; and

(B) do not know how to prevent further disclosure of the intimate digital forgery or how to prevent more forgeries from being made.

(6) Victims may be fearful of being in public out of concern that individuals the victims encounter have seen the digital forgeries. This leads to social rupture through the loss of the ability to trust, stigmatization, and isolation.

(7) Victims of non-consensual, sexually intimate digital forgeries may experience depression, anxiety, and suicidal ideation. These victims may also experience the “silencing effect” in which the victims with-

draw from online spaces and public discourse to avoid further abuse.

(8) Digital forgeries are often used to—

(A) harass victims, interfering with their employment, education, reputation, or sense of safety; or

(B) commit extortion, sexual assault, domestic violence, and other crimes.

(9) Because of the harms caused by non-consensual, sexually intimate digital forgeries, such digital forgeries are considered to be a form of image-based sexual abuse.

SEC. 3. CIVIL ACTION RELATING TO DISCLOSURE OF INTIMATE IMAGES.

(a) DEFINITIONS.—Section 1309 of the Consolidated Appropriations Act, 2022 (15 U.S.C. 6851) is amended—

(1) in the section heading, by inserting “OR NONCONSENSUAL ACTIVITY INVOLVING DIGITAL FORGERIES” after “INTIMATE IMAGES”; and

(2) in subsection (a)—

(A) in paragraph (2), by inserting “competent,” after “conscious;”;

(B) by striking paragraph (3);

(C) by redesignating paragraph (4) as paragraph (3);

(D) by redesignating paragraphs (5) and (6) as paragraphs (6) and (7), respectively;

(E) by inserting after paragraph (3) the following:

“(4) IDENTIFIABLE INDIVIDUAL.—The term ‘identifiable individual’ means an individual whose body appears in whole or in part in an intimate visual depiction or intimate digital forgery and who is identifiable by virtue of the individual’s face, likeness, or other distinguishing characteristic, such as a unique birthmark or other recognizable feature, or from information displayed in connection with the intimate visual depiction or intimate digital forgery.

“(5) INTIMATE DIGITAL FORGERY.—

“(A) IN GENERAL.—The term ‘intimate digital forgery’ means any intimate visual depiction of an identifiable individual that—

“(i) falsely represents, in whole or in part—

“(I) the identifiable individual; or

“(II) the conduct or content that makes the visual depiction intimate;

“(i) is created through the use of software, machine learning, artificial intelligence, or any other computer-generated or technological means, including by adapting, modifying, manipulating, or altering an authentic visual depiction; and

“(iii) is indistinguishable from an authentic visual depiction of the identifiable individual when viewed as a whole by a reasonable person.

“(B) LABELS, DISCLOSURE, AND CONTEXT.—Any visual depiction described in subparagraph (A) constitutes an intimate digital forgery for purposes of this paragraph regardless of whether a label, information disclosed with the visual depiction, or the context or setting in which the visual depiction is disclosed states or implies that the visual depiction is not authentic.”; and

(F) in paragraph (6)(A), as so redesignated—

(i) in clause (i), by striking “or” at the end;

(ii) in clause (ii)—

(I) in subclause (I), by striking “individual;” and inserting “individual; or”; and

(II) by striking subclause (III); and

(iii) by adding at the end the following:

“(iii) an identifiable individual engaging in sexually explicit conduct; and”.

(b) CIVIL ACTION.—Section 1309(b) of the Consolidated Appropriations Act, 2022 (15 U.S.C. 6851(b)) is amended—

(1) in paragraph (1)—

(A) by striking subparagraph (A) and inserting the following:

“(A) IN GENERAL.—Except as provided in paragraph (5)—

“(i) an identifiable individual whose intimate visual depiction is disclosed, in or affecting interstate or foreign commerce or using any means or facility of interstate or foreign commerce, without the consent of the identifiable individual, where such disclosure was made by a person who knows or recklessly disregards that the identifiable individual has not consented to such disclosure, may bring a civil action against that person in an appropriate district court of the United States for relief as set forth in paragraph (3);

“(ii) an identifiable individual who is the subject of an intimate digital forgery may bring a civil action in an appropriate district court of the United States for relief as set forth in paragraph (3) against any person that knowingly produced or possessed the intimate digital forgery with intent to disclose it, knowingly disclosed the intimate digital forgery, or knowingly solicited and received the intimate digital forgery, if—

“(I) the identifiable individual did not consent to such production or possession with intent to disclose, disclosure, or solicitation and receipt;

“(II) the person knew or recklessly disregarded that the identifiable individual did not consent to such production or possession with intent to disclose, disclosure, or solicitation and receipt; and

“(III) such production or possession with intent to disclose, disclosure, or solicitation and receipt, is in or affects interstate or foreign commerce or uses any means or facility of interstate or foreign commerce; and

“(iii) an identifiable individual who is the subject of an intimate digital forgery may bring a civil action in an appropriate district court of the United States for relief as set forth in paragraph (3) against any person that knowingly produced the intimate digital forgery if—

“(I) the identifiable individual did not consent to such production;

“(II) the person knew or recklessly disregarded that the identifiable individual—

“(aa) did not consent to such production; and

“(bb) was harmed, or was reasonably likely to be harmed, by the production; and

“(III) such production is in or affects interstate or foreign commerce or uses any means or facility of interstate or foreign commerce.”; and

(B) in subparagraph (B)—

(i) in the subparagraph heading, by inserting “IDENTIFIABLE” before “INDIVIDUALS”; and

(ii) by striking “an individual who is under 18 years of age, incompetent, incapacitated, or deceased, the legal guardian of the individual” and inserting “an identifiable individual who is under 18 years of age, incompetent, incapacitated, or deceased, the legal guardian of the identifiable individual”;

(2) in paragraph (2)—

(A) in subparagraph (A)—

(i) by inserting “identifiable” before “individual”;

(ii) by striking “depiction” and inserting “intimate visual depiction or intimate digital forgery”; and

(iii) by striking “distribution” and inserting “disclosure, solicitation, or possession”; and

(B) in subparagraph (B)—

(i) by inserting “identifiable” before “individual”;

(ii) by inserting “or intimate digital forgery” after “depiction” each place it appears; and

(iii) by inserting “, solicitation, or possession” after “disclosure”;

(3) by redesignating paragraph (4) as paragraph (5);

(4) by striking paragraph (3) and inserting the following:

“(3) RELIEF.—

“(A) IN GENERAL.—In a civil action filed under this section, an identifiable individual may recover—

“(i) damages as provided under subparagraph (C); and

“(ii) the cost of the action, including reasonable attorney fees and other litigation costs reasonably incurred.

“(B) PUNITIVE DAMAGES AND OTHER RELIEF.—The court may, in addition to any other relief available at law, award punitive damages or order equitable relief, including a temporary restraining order, a preliminary injunction, or a permanent injunction ordering the defendant to delete, destroy, or cease to display or disclose the intimate visual depiction or intimate digital forgery.

“(C) DAMAGES.—For purposes of subparagraph (A)(i), the identifiable individual may recover—

“(i) liquidated damages in the amount of—

“(I) \$150,000; or

“(II) \$250,000 if the conduct at issue in the claim was—

“(aa) committed in relation to actual or attempted sexual assault, stalking, or harassment of the identifiable individual by the defendant; or

“(bb) the direct and proximate cause of actual or attempted sexual assault, stalking, or harassment of the identifiable individual by any person; or

“(ii) actual damages sustained by the individual, which shall include any profits of the defendant that are attributable to the conduct at issue in the claim that are not otherwise taken into account in computing the actual damages.

“(D) CALCULATION OF DEFENDANT’S PROFIT.—For purposes of subparagraph (C)(ii), to establish the defendant’s profits, the identifiable individual shall be required to present proof only of the gross revenue of the defendant, and the defendant shall be required to prove the deductible expenses of the defendant and the elements of profit attributable to factors other than the conduct at issue in the claim.

“(4) PRESERVATION OF PRIVACY.—In a civil action filed under this section, the court may issue an order to protect the privacy of a plaintiff, including by—

“(A) permitting the plaintiff to use a pseudonym;

“(B) requiring the parties to redact the personal identifying information of the plaintiff from any public filing, or to file such documents under seal; and

“(C) issuing a protective order for purposes of discovery, which may include an order indicating that any intimate visual depiction or intimate digital forgery shall remain in the care, custody, and control of the court.”;

(5) in paragraph (5)(A), as so redesignated—

(A) by striking “image” and inserting “visual depiction or intimate digital forgery”; and

(B) by striking “depicted” and inserting “identifiable”; and

(6) by adding at the end the following:

“(6) STATUTE OF LIMITATIONS.—Any action commenced under this section shall be barred unless the complaint is filed not later than 10 years from the later of—

“(A) the date on which the identifiable individual reasonably discovers the violation that forms the basis for the claim; or

“(B) the date on which the identifiable individual reaches 18 years of age.

“(7) DUPLICATIVE RECOVERY BARRED.—No relief may be ordered under paragraph (3) against a person who is subject to a judgment under section 2255 of title 18, United States Code, for the same conduct involving the same identifiable individual and the

same intimate visual depiction or intimate digital forgery.”.

(C) CONTINUED APPLICABILITY OF FEDERAL, STATE, AND TRIBAL LAW.—

(1) IN GENERAL.—This Act shall not be construed to impair, supersede, or limit a provision of Federal, State, or Tribal law.

(2) NO PREEMPTION.—Nothing in this Act shall prohibit a State or Tribal government from adopting and enforcing a provision of law governing disclosure of intimate images or nonconsensual activity involving an intimate digital forgery, as defined in section 1309(a) of the Consolidated Appropriations Act, 2022 (15 U.S.C. 6851(a)), as amended by this Act, that is at least as protective of the rights of a victim as this Act.

SEC. 4. SEVERABILITY; RULE OF CONSTRUCTION.

(a) SEVERABILITY.—If any provision of this Act, an amendment made by this Act, or the application of such a provision or amendment to any person or circumstance, is held to be unconstitutional, the remaining provisions of and amendments made by this Act, and the application of the provision or amendment held to be unconstitutional to any other person or circumstance, shall not be affected thereby.

(b) RULE OF CONSTRUCTION.—Nothing in this Act, or an amendment made by this Act, shall be construed to limit or expand any law pertaining to intellectual property.

Mr. DURBIN. Mr. President, it feels good. It feels good to see the Senate actually passing legislation. It is rare. It doesn’t happen a lot. With a measure of this importance, it is critically important that we come together, both political parties.

I want to thank Congresswoman OCASIO-CORTEZ for her leadership on this issue and her bravery on this issue throughout this debate.

Now, let’s pass this in the House and make it the law of the land. Give to the victims their day in court to hold those responsible and continue to publish these images at their expense.

The Senate voted to unanimously pass this important legislation. The victims of this horrible crime deserve their day in court and, today, we are one step closer to making that a reality.

I yield the floor.

The PRESIDING OFFICER. The Senator from Louisiana.

S. J. RES. 84

Mr. CASSIDY. Mr. President, sometimes, in Washington, you feel like there is nothing anyone can agree on. But one thing we can all agree on, no matter what your party, healthcare is too expensive.

I am a doctor who worked at a hospital in the public hospital system for the working uninsured and poorly insured. And it is not just the poor but middle-income Americans who have a really hard time right now affording their healthcare.

There is a little bit of irony here. ObamaCare came into existence, and it was supposed to decrease premiums by \$2,400 a year. Since then, premiums have probably risen an aggregate of 100 percent since that law was passed. Part of this—part of this—is waste, fraud, and abuse of taxpayer dollars. So we pay higher premiums, and the taxpayer is getting ripped off as well.

Here are just some recent examples. In November, a Federal jury in West Palm Beach convicted two individuals in a \$233 million ObamaCare fraudulent enrollment scheme. Earlier this year, the Centers for Medicare and Medicaid Services identified 2.8 million duplicate enrollments across Medicaid and ObamaCare, which wastes an estimated \$14 billion annually.

Just a few weeks ago, the Government Accountability Office released a report highlighting likely significant fraud in the ObamaCare Marketplace due to lack of proper verification. In this report, by the way, the GAO put up shoddy data on purpose to see if it would be accepted, and it was accepted across the board, even though they came nowhere close to providing the information they were supposed to provide.

The American people want lower healthcare costs. They also want us to protect their taxpayer dollars from fraud and abuse. So we need a healthcare system that protects patients and families but doesn’t reward a “get rich quick by any means” fraudster looking to get an extra buck from the Federal taxpayer.

That is why Republicans have focused on a way forward on healthcare that actually lowers costs, fights fraud, and gives power to the patient, not profit to the insurance company, not ill-gotten gains to the criminal.

My Democratic colleagues are about to put up a resolution that would do a Congressional Review Act on a recent rule put out by the administration to fight waste, fraud, and abuse. For whatever reason, this resolution wants to fight fighting waste, fraud, and abuse. And if the CRA passes, it will eliminate commonsense measures for waste, fraud, and abuse—to eliminate them, to at least address them—as well as safeguards ensuring that subsidies go to patients who qualify, those who need it to afford coverage.

By the way, the resolution being offered by my Democratic colleagues will raise insurance premiums by 5 percent. They are offering a CRA that raises premiums, the effect of, by 5 percent. That is money that a family could use to pay their car note, their flood insurance note, their grocery bill—you name it—rent for their apartment, and, instead, it is going to insurance companies.

I don’t quite know why my Democratic colleagues are so entrenched in protecting a broken system. They are willing to raise premiums by 5 percent to protect the status quo.

All that said, I am a doctor who worked in the public hospital system for over 20 years, trying to bring healthcare to people who otherwise couldn’t afford it. Let’s work together. Let’s find a solution that actually lowers costs, doesn’t increase premiums. Let’s find a solution that squeezes out waste, eliminates and prosecutes fraud, not a system in which they are rewarded.

As a doctor, as a conservative, as an American, as a steward of the Federal taxpayer—when I say Federal taxpayer, I mean you and me and everybody watching and everyone in the Gallery—let's steward that money correctly. I urge my colleagues to reject this resolution and continue with bipartisan, important work to make healthcare more affordable.

I yield the floor.

The PRESIDING OFFICER. The Senator from Virginia.

PROVIDING FOR CONGRESSIONAL DISAPPROVAL UNDER CHAPTER 8 OF TITLE 5, UNITED STATES CODE, OF THE RULE SUBMITTED BY THE CENTERS FOR MEDICARE & MEDICAID SERVICES RELATING TO "PATIENT PROTECTION AND AFFORDABLE CARE ACT; MARKETPLACE INTEGRITY AND AFFORDABILITY"—Motion to Proceed

Mr. WARNER. Mr. President, I move to proceed to Calendar No. 293, S.J. Res 84.

The PRESIDING OFFICER. The clerk will report.

The legislative clerk read as follows:

Motion to proceed to Calendar No. 293, S.J. Res. 84, a joint resolution providing for congressional disapproval under chapter 8 of title 5, United States Code, of the rule submitted by the Centers for Medicare & Medicaid Services relating to "Patient Protection and Affordable Care Act; Marketplace Integrity and Affordability".

Mr. WARNER. Mr. President, I rise today because I think it is painfully clear that we need to do something to address the growing healthcare crisis in this country.

Let me be clear at the outset that when we talk about the CRA that the clerk just reported, it is not directly related—it is not the tax credit issue that has been the subject of an enormous amount of other debate and, frankly, action in the House but a CRA that will be voted on later today that will overturn a rule that the Trump administration has put forward that will result in 1.8 million Americans being thrown off their health insurance.

It is beyond the tax credit issue. It is beyond the Medicaid changes. This is a rule that the administration set forward last year that adds enormous amounts of regulatory burden for any American who chooses to access the so-called ObamaCare Marketplace.

The truth is, this administration's attack on the Marketplace, ObamaCare, the Affordable Care Act didn't start with this rule. As we all know in this Chamber, this is just another step in a now close to 15-year crusade by many of my Republican colleagues to undermine the ACA, which, at the end of the day, is just going to—as we have seen already—is going to increase healthcare costs for everybody.

We know that at the end of last year, as the expiration of the ACA enhanced premium tax credits approached,

Democrats in Congress worked hard to try to extend them. We put forward a strong, compromised proposal to extend the credits and keep health insurance affordable for the close to 24 million Americans who access their healthcare through the Marketplace.

Unfortunately, time and again, Republicans voted against it, ensuring that when the clock struck midnight on January 1, millions of Americans were priced out of that coverage. Families across the country have now been hit with premium increases of \$800, \$900, and even over \$1,000 per month.

Somebody in my State of Virginia—Kathleen, a mother of two and a small business owner living in Newport News, saw her premium for her family of four increase from 544 bucks a month to over \$1,500 a month. That is a yearly increase of about \$11,500 a year—a pricetag that her family just can't afford. She told me she came up to the Hill before New Year's hit and that she hoped and prayed for a solution.

Frankly, I wish all of my Republican colleagues who helped block that solution could have explained to her why blocking that solution, which we offered as a straightforward extension of the ACA premium tax credits—why they blocked that, because Kathleen and so many other families desperately needed it.

I will have to say I have to give some rare congratulations to at least 17 Members of the House, Republican Members of the House, which had actually taken action recently to address this crisis. Seventeen House Republicans finally said enough is enough and voted with Democrats in the House to extend the credits, which will again lower the costs for millions.

I hope that we can get a similar type of compromise through in the Senate. I know there are colleagues on both sides of the aisle working hard on that issue right now.

While the credits have taken up most of the space around the debate, what I rise today on—the CRA that will be voted on this afternoon—will provide an even more immediate solution to at least take away another barrier to healthcare accessibility and affordability.

I am asking my colleagues—and I will be joined by other colleagues to talk about this over the next hour or so—I am asking my colleagues to join me in disapproving a harmful rule that the Trump administration finalized last year that was set to kick in at the end of 2025. As I mentioned, that would take about 1.8 to 2 million people off their healthcare because of the enormous administrative burdens that are put in place by this administrative rule to try to get access to the Marketplace.

This is at least a chance today—not at some future date—to come together to do the bare minimum and address at least a small part of the emergency straining our healthcare system.

Now, I will acknowledge that because this administrative burden is so bur-

densome, the courts have paused its enactment, but at any moment, that pause could be taken away.

So let's just use the CRA, which has been used by both sides of the aisle repeatedly, to get rid of this additional burden because, simply put, this harmful Trump rule makes it harder to enroll in a Marketplace plan, harder to stay on a Marketplace plan, and harder and more expensive for States to run a Marketplace.

The rule requires increased paperwork for families, reduces open and special enrollment periods, and allows insurers to push more healthcare costs on Americans by allowing plans to cover less care. That also adds a ton more paperwork and burdens on the marketplaces all across the country.

Again, according to the Trump administration's own document, these added barriers and higher premiums will lead to that estimate of at least 1.8 million people losing coverage if this rule—which is, again, scheduled to go into effect but has only not gone into effect in 2026 because of a current pause by the courts.

But I think we ought to avoid this cliff and just act today as a Senate and say: Let's not have this rule take effect.

I think most of us would agree that 2025 was not a great year for healthcare in this country. Medicaid cuts, which are going to be enormous, which, frankly, were not scheduled to kick in until after the 2026 elections, interestingly enough—although I can tell you we have already seen rural healthcare clinics close in Virginia because of that expectation—and my colleagues' refusal to extend the enhanced premium tax credits are all weighing down on our healthcare system, and we are seeing rural hospitals and rural healthcare centers really bear the brunt of this.

The truth is, the Trump administration and congressional Republicans have jammed through healthcare policies that, combined with the rule and the tax premiums—minimum, looks like about 15 million Americans will get kicked off their health insurance.

So let's go back. My Republican colleagues and the President won in 2024 because they said they are going to lower costs. We can actually take action on lowering costs today. So let's join together, use the CRA tool, and end this policy. All you have to do is vote for the Congressional Review Act resolution making sure the number—not my number; the Trump administration's number—the 1.8 million Americans will actually get to keep their healthcare. All you have to do is vote for this CRA resolution so that folks don't have to deal with enormously burdensome paperwork and the higher costs that result.

Now, I think we can get this done. We have seen my Republican colleagues stand up to the President on the Epstein files, on war powers, and just in the last day or so, the attack on