

We know that peace is not just the absence of war. We don't want a phony peace or a frail peace. We didn't go in pursuit of some kind of illusory detente. We can't be satisfied with cosmetic improvements that won't stand the test of time. We want real peace.

I hope President Trump will not waste this once-in-a-generation opportunity to end Iran's nuclear program, to recover the enriched uranium and eliminate their capacity to enrich in the future, and to force the opening—reopening—of the Strait of Hormuz and make it impossible for the regime to continue to hold the world hostage.

I hope President Trump will stay strong in pursuit of these objectives and that, if the Iranian regime will not yet agree to those in a verifiable manner, then I hope the President will use his authority as Commander in Chief to do so and force them to the negotiating table on terms that we insist on, not on what they demand.

I yield the floor.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The bill clerk proceeded to call the roll.

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 President, I ask unanimous consent that the order for the quorum call be rescinded.

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

The PRESIDING OFFICER (Mr. ARMSTRONG). The Senator from Florida.

TRIBUTE TO SERGEANT ERIC LEVASSEUR

Mrs. MOODY. Mr. President, I rise today to honor a true hero with the Florida's Finest Award. It is so important that we as Members of Congress recognize those who bravely step up to serve and in their own way, whether personally or professionally, preserve our democracy and preserve this Nation's commitment to the rule of law. Certainly, as the wife of a law enforcement officer, I have always been so proud to do this and recognize some of our bravest among our Florida heroes—Florida law enforcement.

Back in December, Port St. Lucie police sergeant Eric Levasseur—a 27-year veteran of the force—was brutally shot twice in the face when responding to a residence where a suspect emerged, armed with a rifle, and opened fired on him. This happened back on December 6. It was a routine response to a call for help, a call for service. That call stemmed from a neighbor dispute, and it involved a mental health issue.

Certainly, as police officers are called upon every day to show up in neighborhoods and answer these calls for service, he had no idea what awaited him. When Sergeant Levasseur and other officers arrived at the scene, they encountered an armed male suspect. The police report shows that when they arrived on scene, this person emerged from the garage, hoisting a gun and firing shots immediately. He attempted

to run at and flank them—covering them with bullets.

Sergeant Levasseur was struck twice—one bullet near his nose and another just beneath it. They are one-in-a-million injuries that narrowly avoided major arteries and brain trauma.

Other officers on scene subdued the suspect, but Sergeant Levasseur's journey to recovery was just beginning. He underwent five surgeries—two on his eyes to remove shrapnel and three others on his face. From the beginning of those recovery efforts, he repeatedly said—again, this is someone who is a 27-year veteran on the force. He said repeatedly that he was looking forward to getting back to work to continue to serve his community, to show up for others when they call for help.

In March, he was surrounded by family, friends, and fellow officers when he received a law enforcement Purple Heart from the Port St. Lucie Police Department for his service.

Since that tragic day, Sergeant Levasseur's courage and sacrifice have been repeatedly recognized by people throughout his community and even across our Nation.

Earlier this year, he was honored with a Valor Award from the First Responders Foundation, which was a fitting tribute to an officer who demonstrated extraordinary bravery in the face of danger.

Another really meaningful gesture and recognition came from a fellow American who understood sacrifice in a deeply personal way. A local veteran in Florida, SSgt Thomas Mateo, chose to present Sergeant Levasseur with one of his own Purple Heart medals—a distinction that he earned through his service to our Nation. Mateo had also served in law enforcement and had earned six Purple Hearts over two deployments to Vietnam in the 1960s. Two weeks after Sergeant Levasseur was shot in action, Mateo placed one of his own Purple Hearts in a box and presented it to St. Lucie police chief Leo Niemczyk to give to Sergeant Levasseur.

The Purple Heart, as the Presiding Officer knows, is one of our Nation's most revered symbols of courage and sacrifice. For a veteran to entrust and present his own medal to Sergeant Levasseur was a profound recognition of the selflessness he displayed while protecting his fellow officers and the community he serves.

It takes a very special person to become a law enforcement officer. I can tell you that, having served as a prosecutor, as a judge, and as the wife of a law enforcement officer, I have watched those who sign up and say they will put their safety behind the safety of others. It takes someone willing to face uncertainty, as was realized here, and not knowing what ultimately a shift may bring. It takes someone with a family who will back them to do that. Not everyone is cut out for it.

For those who swear the oath and wear the badge to protect and serve, we

are so grateful for their service and sacrifice.

Sergeant Levasseur's 27 years of service, his courage under fire, and his determination throughout recovery show that he is truly cut from a different cloth.

It is my privilege to recognize Sergeant Levasseur today on the Senate floor with the Florida's Finest Award in recognition by this Congress and to share my gratitude and appreciation for his dedicated service to not only his community but to our great, free State of Florida. It is people like him who truly make Florida the envy of the Nation and a stronger and safer State.

I yield the floor.

The PRESIDING OFFICER. The Senator from Louisiana.

TAX CREDITS

Mr. CASSIDY. Mr. President, look at this card. Whoa, talk about something of convenience. I can go down right now and buy some coffee and put a chip. Boom, I have got my coffee. The money just goes out like that.

I can go online to Amazon and order something, click in my number. Boom, I get that good delivered. It is so easy and so seamless.

Now, this which makes our lives so much better—so much better—can be perceived as a lifeline for a family struggling to pay their bills because they can swipe and pay the bill when they don't have the money in the account to cover with a check.

Now, the problem is, that lifeline can become a noose around the neck and drag them to the bottom of the ocean—an ocean of debt. This is not a theoretical.

We know that debt is a major driver of marital problems. They can't agree on money; the young couple breaks up. They have a child; the child grows up in a broken home. Money debt can just drive a wedge into a marriage with generational effects upon how future generations do.

Now, it is convenient, and it is a weight. So let's talk about whether this is theoretical or not. The typical middle-income family in our Nation has an average of almost—somewhere around—\$10,000 of credit card debt.

Now, if we are speaking about a family making \$80,000 a year, which is kind of an average income, and they have got \$10,000 of credit card debt, they are not paying off that debt every month. They are sitting on that, paying 18 to 22 percent in interest. They are the ones who are suffering with that noose that gets tighter and tighter and tighter.

So where does the debt come from? Some of it is groceries. Some of it is gasoline. A lot of it is medical expenses.

Somebody who has a health insurance policy with a \$6,000 deductible, they would have to pay 6k. They don't have 6k, and they use their credit card, and that credit card debt mounts up.

Mr. President, 60 percent of personal bankruptcies have to do with medical

bills. Think about that. Nearly half of credit card debt is related to money spent taking care of a family's medical expenses—half. And then that leads to that 60 percent personal bankruptcy.

Now, we have got to do something, and Congress can't do it by itself. The executive branch can't do it by itself. It is something that we must do together.

Whenever I see the executive branch put out another Executive order, I kind of smile. Executive orders will be repealed by the next President of a different party, who will do a word search and, boom, every one is redone. And the family who thought they were getting relief gets no relief whatsoever.

It has got to be something that we in Congress do, but we can only get something done if the executive branch engages.

Now, Mr. President, I am not speaking to you just a second. I am speaking to President Trump.

Mr. President—Mr. President Trump—get engaged. Mr. President, too many people have this debt—\$10,000 on their credit card, related to paying, in part, for things such as medical expenses, and they are going down. That is something that we, Mr. President—you, the President, and we, as Congress—must engage upon.

And, by the way, Mr. President, I just so much want to work with you on that. If you invite me to the White House to bring a plan, which I am about to describe, to work with you to have your impression upon it, let's do it.

We may have differences. I have no difference with anyone who wants to truly help the American people and who truly acknowledges that they are putting expenses on this because they don't have the money in their banking account, and then they are paying 22 percent in interest.

Mr. President, let's do it together.

Mr. President—Mr. President Trump—your instincts were correct as we were debating the extension of the enhanced premium tax credits. You said we should not send money to insurance companies; we should send them to the patient. I am all with you on that, Mr. President. Right now, I am all with you because, right now, we are sending taxpayer money to the insurance companies, and premiums are going up.

The employer is paying more to provide employer-sponsored insurance for the employee, who is paying higher premiums but the deductibles are higher.

Hospitals are doing well. Insurance companies are doing really well. Mr. President Trump, it is the consumer, the patient, the employee at the firm who is doing poorly. And it is the employer who can't afford to hire more workers because the employer is putting more and more money into benefits—not into salary, not into raising wages—into paying higher premiums to the insurance company.

We can do better than that.

So the idea I have, I call it the MVP Plan—the Money and Value for Patients Plan. And just like that, Mr. President Trump, you argued in the debate over the enhanced premium tax cut renewal: Let's give money to the individual, not to the insurance company, because if you give money to the insurance company, they take at least 20 percent of it for profit and overhead.

If you give it to the patient, 100 percent goes to the care they know they need. It takes power from the bureaucrats and middlemen, and you give it to the patient.

I am a physician. I learned long ago: You give power to the patient, and the patient does better. Let's give the power of the purse to the patient.

And we call it the V because you can have price transparency. And there are people in the private sector right now coming up with apps, and you scan your phone: urgent care center near me. It will tell you where that urgent care center is that is the best value for your dollar, because they have been able to figure out how much these urgent care centers charge.

By the way, we are working in the Health Committee, the committee that I chair, to improve the power of price transparency so the patient will have even more information.

So money in the pocket with value to the patient—that is the MVP Plan.

What is happening now? Well, we send money to the insurance company. As we said earlier, the employer is paying more, the patient is paying more, and insurance companies are making more money. Indeed, at some point, it seems like the patient is the excuse for profit for those providing the care, not the reason for the care in the first place. We have got to do better by the patient.

Now, in this part, giving money to the patient, we acknowledge that, right now, the Federal Government heavily subsidizes insurance premiums. What both the employer pays on behalf of the employee and what the employee pays toward his or her policy is heavily subsidized by the Federal Government. We change that subsidy so that money goes into a health savings account.

And for those who are not familiar with a health savings account, it is like money in your wallet. You may have a card, but the card pulls away from your bank account.

And when you go to your phone and say, "Give me the best place to take my daughter with an earache," and they tell you this place is \$50 and that place is \$150, you go to the place that charges you \$50, you swipe your card, and it is paid for. It doesn't go on a credit card. It comes out of your account, but your account has been prefunded by this mechanism.

This, Mr. President, is a way to give immediate relief to a family who is currently struggling with the cost of living. We can do this in this Congress and get it ready for next year. That is what we must do.

And, one more time, instead of putting more money toward an insurance company, which takes 20 percent for profit and overhead, we are giving money to the patient so that she can use 100 percent for the care she needs.

By the way, when we give somebody a policy with a \$6,000 deductible or a \$3,000 deductible, families don't have \$3,000. That is why they are putting it on their credit card.

No, this gives them money up front to pay for that upfront expense, and that is the value in the MVP Plan. We give the power to her, to the mom, who is taking care of her family. We give her the power of price. We give her the power of knowing where the most value is.

And, one more time, this echoes what President Trump advocated in the debate about enhanced premium tax credits.

Mr. Presiding President and President Trump, we can help people from using this credit card as a financial lifeline, which ultimately drags them down to death in an ocean of debt into bankruptcy. We can give them the power.

Mr. President, I stand ready to meet with you or your administration. Mr. President, let's do it together. If we don't do it together, it won't be done. If it is not the President and the Congress working together, we will not save the American people with \$10,000 of credit card debt, on average, going into medical bankruptcy.

Mr. President, show that you care about the people.

I yield the floor.

The PRESIDING OFFICER (Mr. BANKS). The Senator from West Virginia.

S.J. RES. 188

Mrs. CAPITO. Mr. President, I rise today in opposition to S.J. Res. 188, the CRA introduced by my colleague from Rhode Island Senator WHITEHOUSE to overturn the Trump EPA's repeal of the Biden MATS rule. This rule would reinstate the 2024 MATS rule that was part of the Biden administration's power sector strategy specifically designed to shut down coal-fired powerplants.

During the Biden administration, we witnessed a regulatory attack that targeted affordable and reliable sources of energy that extreme environmentalists just do not like. The result was predictable and one that many of us warned about: The Biden administration created a grid reliability crisis and increased power prices.

We are now in a critical moment for American energy. We must ensure the energy required to onshore American manufacturing, win the AI race, and keep our lights on and our homes warm while addressing energy costs for families and businesses. We should be expanding our energy production and electric generation, not shutting it down. The Biden-era MATS rule and