

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 Executive orders will be repealed by the next President of a different party, who will do a word search and, boom, every one is redone.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

this CRA that would resuscitate that rule are intended to close coal-fired powerplants.

In 2020, the EPA found that the existing MATS standards are protective of public health. Let me say that again. In 2020, the EPA found that the existing—pre to the Biden rule—MATS standards are protective of public health, with an ample margin of safety, and that revisions are not necessary. This finding was reaffirmed with, by, and for the Biden administration.

According to the EPA, by 2021, mercury emissions from coal-fired powerplants were down 90 percent compared to pre-2012 levels. Despite these facts, the Biden EPA proceeded to finalize a rulemaking that had \$860 million in compliance costs, which is twice as much as the claimed benefits.

The Trump administration has rightfully repealed these unnecessary and stringent standards.

This CRA would return to the failed policies of shutting down American energy, increasing consumer costs and putting American energy workers out of business. So I urge my colleagues to vote no on this CRA.

With that, I yield the floor.

The PRESIDING OFFICER. The Senator from Rhode Island.

LEGISLATIVE SESSION

PROVIDING FOR CONGRESSIONAL DISAPPROVAL UNDER CHAPTER 8 OF TITLE 5, UNITED STATES CODE, OF THE RULE SUBMITTED BY THE ENVIRONMENTAL PROTECTION AGENCY RELATING TO “NATIONAL EMISSION STANDARDS FOR HAZARDOUS AIR POLLUTANTS: COAL- AND OIL-FIRED ELECTRIC UTILITY STEAM GENERATING UNITS: FINAL REPEAL”—Motion to Proceed

Mr. WHITEHOUSE. Mr. President, we are here on my Congressional Review Act motion, and I understand that the Chair of the Environment and Public Works Committee has already spoken in opposition, so I want to make the case for why we should vote yes on this.

Months before the 2024 election, President Trump offered his Big Oil and Coal cronies a deal: If they gave him a billion dollars to take the White House, he would pay them back one hundredfold. Well, he doesn't keep a lot of promises, but he seems to have kept this one. Since taking office in January, Trump has bent over backward to make big polluters happy, and Americans pay the price.

This sweetheart billion-dollar deal for polluters has meant a number of things: one, basically a driveby window handing out regulatory exemptions to individual coal plants and other toxic sources to pollute with impunity. Quite the driveby window. That sweetheart deal meant ordering coal plants to stay online so that the coal dealers can con-

tinue to fuel them even against the wishes of the local communities and even the utilities themselves.

This sweetheart billion-dollar deal meant—and this is relevant to this particular motion—rolling back toxic pollution standards for every coal- and oil-fired powerplant across the country. EPA's Mercury and Air Toxics rule established lifesaving standards, restricting emissions of the most dangerous air pollutants from coal- and oil-fired powerplants. And, naturally, the Trump EPA rolled these health standards back.

As dirty power sources go, coal is the dirtiest. Coal plants are the largest source of mercury emissions in the United States. Mercury pollution is bad stuff, and coal and oil plants also emit massive volumes of other toxic pollutants, including arsenic, lead, and cadmium—more bad stuff.

Approximately 80 million Americans, including about 17 million children, live within 3 miles of one of those toxin-spewing, fossil fuel-fired powerplants. Without strong rules limiting their toxic pollution, all those millions of Americans are exposed to unacceptable risk to their health and well-being.

But in the Trump “put polluters first” world, that doesn't matter. We can do something about it, however, because the Congressional Review Act gives Congress the opportunity to vote on such evil regulations.

With the Trump administration engaged in an effort, at breakneck speed, to tear down protections of Americans' health and safety and our environment, Congressional Review Act resolutions like this one can help hold the administration to account and protect Americans' health and safety while doing so. For those reasons, I urge my colleagues to vote in favor of this measure, in favor of the protection of those 17 million children in the harm zone of these toxins.

Mr. President, I now move to proceed to Calendar No. 409, S.J. Res. 188.

The PRESIDING OFFICER. The clerk will report the motion.

The bill clerk read as follows:

Motion to proceed to Calendar No. 409, S.J. Res. 188, a joint resolution providing for congressional disapproval under chapter 8 of title 5, United States Code, of the rule submitted by the Environmental Protection Agency relating to “National Emission Standards for Hazardous Air Pollutants: Coal- and Oil-Fired Electric Utility Steam Generating Units: Final Repeal”.

Mr. WHITEHOUSE. I ask for the yeas and nays.

VOTE ON MOTION

The PRESIDING OFFICER. The question is on agreeing to the motion to proceed.

Is there a sufficient second?

There appears to be a sufficient second.

The clerk will call the roll.

The bill clerk called the roll.

Mr. DURBIN. I announce that the Senator from Colorado (Mr. BENNET) is necessarily absent.

The result was announced—yeas 46, nays 53, as follows:

[Rollcall Vote No. 135 Leg.]

YEAS—46

Alsobrooks	Hirono	Sanders
Baldwin	Kaine	Schatz
Blumenthal	Kelly	Schiff
Blunt Rochester	Kim	Schumer
Booker	King	Shaheen
Cantwell	Klobuchar	Slotkin
Coons	Luján	Smith
Cortez Masto	Markey	Van Hollen
Duckworth	Merkley	Warner
Durbin	Murphy	Warnock
Fetterman	Murray	Warren
Gallago	Ossoff	Welch
Gillibrand	Padilla	Whitehouse
Hassan	Peters	Wyden
Heinrich	Reed	
Hickenlooper	Rosen	

NAYS—53

Armstrong	Fischer	Moran
Banks	Graham	Moreno
Barrasso	Grassley	Murkowski
Blackburn	Hagerty	Paul
Boozman	Hawley	Ricketts
Britt	Hoeben	Risch
Budd	Husted	Rounds
Capito	Hyde-Smith	Schmitt
Cassidy	Johnson	Scott (FL)
Collins	Justice	Scott (SC)
Cornyn	Kennedy	Sheehy
Cotton	Lankford	Sullivan
Cramer	Lee	Thune
Crapo	Lummis	Tillis
Cruz	Marshall	Tuberville
Curtis	McConnell	Wicker
Daines	McCormick	Young
Ernst	Moody	

NOT VOTING—1

Bennet

The motion was rejected.
(Mr. COTTON assumed the Chair.)

SECURE AMERICA ACT—Motion to Proceed

Mr. THUNE. Mr. President, I move to proceed to Calendar No. 417, S. 2.

The PRESIDING OFFICER (Mr. BANKS). The clerk will report the motion to proceed.

The senior assistant legislative clerk read as follows:

Motion to proceed to Calendar No. 417, S. 2, a bill to provide for reconciliation pursuant to title II of S. Con. Res. 33.

VOTE ON MOTION TO PROCEED

The PRESIDING OFFICER. The question is on agreeing to the motion.

Mr. THUNE. I ask for the yeas and nays.

The PRESIDING OFFICER. Is there a sufficient second?

There appears to be a sufficient second.

The clerk will call the roll.

The senior assistant legislative clerk called the roll.

Mr. DURBIN. I announce that the Senator from Colorado (Mr. BENNET) is necessarily absent.

The result was announced—yeas 53, nays 46, as follows:

[Rollcall Vote No. 136 Leg.]

YEAS—53

Armstrong	Cassidy	Daines
Banks	Collins	Ernst
Barrasso	Cornyn	Fischer
Blackburn	Cotton	Graham
Boozman	Cramer	Grassley
Britt	Crapo	Hagerty
Budd	Cruz	Hawley
Capito	Curtis	Hoeben