

walked in with no shoes on. They walked in—700 of them. The great thing about it is the people of the Greenbrier took care of them and tried to help them in every single way they possibly could, even to the point of teaching them swimming lessons—the little kids.

I am telling you today is a day that I will never forget, and it is hard for me to talk without having big, giant tears in my eyes. And I can tell you just this: I don't want you to ever forget all those great people that bound together. That is what this country does. That is what West Virginians do. We bind together to be able to do something that no one thought we could even do, and that is build back and come back.

Now, there is tragedy after tragedy after tragedy that happens all over the place. The first responders, the National Guard—on and on and on—were so unbelievable, it was off the chart. But the last thing I will tell you is just this: Imagine wading in the mud looking for the bodies. For 6 weeks—6 weeks—every day, I would go there. I suspended the campaign and everything, which you just should do, for crying out loud. You know, every day I would go there, and we would look for a little 14-year-old girl, Mykala Phillips. Whew. We finally found her 6 miles downstream.

Absolutely—I have said this prayer so many times that I can't tell you. When I would be on the way there, I would be praying that, please, Lord, some way somehow, let me see where she is, and let me go there and just take my coat and lay it on her and then call for help. This family is hurting so bad, it is unbelievable.

Well, we finally found her.

I think about the National Guard wading in all that mud, and I think about all these families. It is unbelievable—totally, absolutely unbelievable.

The last thing I will tell you is just imagine this: Family after family after family—their house was just full of mud, full of mud; all their memories, all their pictures, all their photo albums, all their everything. Literally, they took it out in the street and just piled it in a pile, mud and everything. Along would come an end loader with the National Guard and pick it up and throw it in a dump truck, and off it would go.

I am telling you, the people of West Virginia are really good, and they had to stay together to get through that. It was the worst disaster I have ever seen in my life. And I know that across this country, from time to time, there is tough stuff, and we have just got to come together. We did it in West Virginia. We have done it across this country over and over and over. And I salute this great country and the great State of West Virginia in every way.

I ask you just this: On this day 10 years ago—say a little prayer at some point in time today for all those great people of West Virginia—the 23 that we

lost all across the State, all those that had to come together to absolutely build and become stronger. God bless each and every one of them.

Thank you so much for letting me speak.

I yield the floor.

The PRESIDING OFFICER. The Senator from Louisiana.

#### HURRICANE SEASON

Mr. CASSIDY. Mr. President, I am so proud of the great State of Louisiana. And sometimes, that is advocating for great policy, but other times, it is delivering a message of sympathy. And right now, I want to deliver a message of sympathy for people in my State.

Today, families are assessing the damage left behind by Tropical Storm Arthur. People are assessing the damage left, and they are cleaning out flooded homes. Businesses are surveying losses. Neighbors are helping each other get back on their feet, giving a warm meal or a place to stay.

If you are in one of these homes, you need a place to stay.

And we are entering hurricane season, which means that people in Louisiana and elsewhere want to be prepared. Being prepared means to plan. But Mike Tyson once said: You have got a plan until a fist hits you in the face.

Well, a hurricane can be a fist hitting you in the face, and the plan you have will go out the window when the tornado hits your home—a tornado spawned by the hurricane.

The damage is always different. Tropical Storm Arthur, fortunately, only caused—although, don't minimize the importance of these—only caused two injuries that we know of, even though there were multiple tornadoes and six parishes under a state of emergency.

Avoyelles Parish was at 29 inches of rain in 1 day—29 inches of rain in 1 day—which, hopefully, is a once-in-a-thousand-year rainfall event.

So you may have a plan, but when you have more than an inch an hour in 24 hours, you cannot be fully prepared.

So I want to remind colleagues that, while news cycles jump from one topic to another overnight, families in my State are dealing with serious damage to their homes and livelihoods.

And to those of you in Louisiana, if you need help, this is what you can do. If you need a low-interest disaster loan to help cover the cost of physical and financial damage, small business owners in Louisiana can call the Small Business Administration at 800-659-2955.

If you need to get connected with a Red Cross caseworker for recovery planning and help with finances, call 1-800-733-2767, and that line is open 24-7.

If you can't reach your homeowners insurance, take a picture of the damage and call the Louisiana Department of Insurance at 1-800-259-5300.

And if you can't reach those numbers but you know you need to reach those

numbers—for example, you need to reach the SBA, but they are not picking up; the Red Cross, somehow, is not connecting; the Louisiana Department of Insurance, “Hey, I need somebody to pick up the phone,” then you can call my office at 225-929-7711.

In the meantime, anything I can do to bring Federal resources to bear on our State, I will do it. So as recovery efforts continue, I ask colleagues to keep these families—which we know, at some point in time, may be similar to a family in your State—in your thoughts.

For them, the work of rebuilding remains.

#### HEALTH INSURANCE

Mr. CASSIDY. Mr. President, people know that the Federal Government helps Americans purchase health insurance.

We do that by making health insurance tax deductible. When you pay for your premiums, it is on what is called a pretax basis, but something is wrong. The lowest paid Americans in the employer-sponsored insurance market get the least amount of help from the Federal Government.

Now, if you are poor, you get 100 percent of your health insurance paid for by Medicaid. If you are on the exchange, you get below a certain income level, almost 90 percent of your expenses paid, but if you are making, I don't know, \$67,000 a year and you get your insurance through your employer, you only get about 15 percent of that coverage. You would get \$6,000 toward the typical policy; whereas, if you are on Medicaid, you would get \$25,000.

If you are wealthier, you get probably, in some cases, almost half of this coverage, half of your insurance paid for, if you will, by the Federal Government, but if you are the lowest person in the employer-sponsored market, you get the least amount.

Now, why am I talking about healthcare? Affordability is a big issue. If you look at this graph, the annual cost for a family of four—this is all-comers—\$37,000 to almost \$38,000 per year. Now, a mortgage is \$30,000. If you are renting, it is \$24,000, private school tuition \$20,000, going on down. And we speak about childcare. That is \$18,000 a year. That is expensive. But if you are talking about the most expensive item that a family of four has, on average, it is healthcare at \$37,000 a year.

Now, if you are making \$37,000, how does that figure? Almost half of your salary is going toward healthcare expenses and the price of being insured. That is pharmacy, hospital bills, treatment, medications, and so on.

Now, this is unsustainable for our country, but it is, like, really unsustainable for the family making \$80,000 a year. And if you are paying that much, take it to \$100,000, it is unsustainable. If you are paying that much, take it to \$120,000 to \$130,000, it is barely sustainable.

Now, you would think with healthcare costing that much and the Federal Government helping some, that the greatest relief would go to the people who need it most. They actually get the least amount of relief. So if you are speaking about making healthcare more affordable—but if you are on Medicaid or the exchange, it is really affordable. We have set up systems where almost everything, if not everything, is covered.

If you are speaking about people who are doing better financially, they get a far greater benefit. The point being that people that need it most get the least help.

I would argue that we in Congress have a responsibility to do something about that. We are not asking what can Americans sacrifice to make ends meet; we are asking what can we do to make their sacrifice less of a problem.

So I would argue, on a bipartisan basis, that we should sacrifice political pride, any shallow ambition for getting ahead of the other party, and let's plot a path forward.

But it requires both parties, the White House, the President, the Senate, the House, to come together and get engaged and to come up with a plan.

Now, I am going to offer one. It doesn't have to be the final plan, but we have to have a plan, so let's start with this one. I call it the MVP agenda. "M" is for money in your pocket. If you take a family of four, and let's imagine that they have \$2,000 a year in out-of-pocket expenses, under the MVP agenda, they would get \$2,000 in a year into a health savings account to help pay for that out-of-pocket expense.

Now, again, for many families, that would cover the entire out-of-pocket cost they would have per year. That family right now may have a deductible and an insurance policy with a deductible of \$3,000. They don't have \$3,000. They are putting it on their credit card, and then they can't pay their credit card bill.

Under the MVP plan, we give money in advance to the individual and to the families—not to the insurance company but to the individual—for them to use 100 percent of the money on the care that they know they need.

By the way, if they are going to send it to the insurance company, they take 20 percent of that for overhead and profit. If we send it to the family, they use 100 percent for the care they know they need, and everybody would get an equal amount upfront for their family's health.

So think about that family making \$80,000 a year with a \$3,000 deductible, and the child has an earache. They can't get that child care or, if they do, they are putting it on a credit card.

In this situation, they would have the money in the account to pay for the care and to have the financial security associated with that.

What about the value? We are working—the Presiding Officer right now is

on the HELP Committee. We are working right now on a PRICE Transparency bill. So we give them money in the pocket, but we want to make sure they have the knowledge they need to get the best value for that money.

And in the PRICE Transparency, which means you know the cost before you buy it, if your daughter has an earache, look on your phone: Hey, Siri, where is the least expensive place after-hours to get my daughter's earache evaluated.

And it would say: Hmm, down the street is \$50; down that street it is \$500. You are going to go to the place which gives you the best value. And this combines the work we are doing on PRICE Transparency with what is being done in the private sector to develop apps that can take that information and deliver it to the family so that they can get the best value for their money.

So it isn't just that we give the money because that money could go in a flash if they don't have the information on how best to spend it. We couple it with the PRICE Transparency and the work being done in the private sector for that money to bring true value. And who does it bring value to? It brings value to the patient. It is the MVP plan.

There is a lot already we are doing on that. Someone said: How is your plan coming? We are working on it right now in the HELP Committee, in the Health, Education, Labor, and Pensions. And we are hoping to get that bill passed for that portion.

In the next portion regarding how do we advance dollars, we just need a commitment from Congress to do it. If we are talking about affordability, if we are talking about housing—which we passed a bill yesterday to address—if we are talking about gasoline, hopefully, that will get better with resolution of things in the Middle East, groceries and healthcare, and of those, healthcare costs the most.

So if we can do something to make things better for the average family, we are truly doing something positive for our fellow Americans.

Now, I think we all have to stand ready to work together. This builds on principles that President Trump said that he wanted to see implemented in any healthcare reform bill; specifically, that the money would go to the patient and not to the insurance company.

It also builds upon a bill that he signed into law in his first term, the No Surprises Act, which I authored, that began to introduce price transparency. His administration has continued to push for price transparency, and I am sure he would welcome the opportunity to sign this bill into law for price transparency.

So we have the pieces of the White House engaged with this, and now we need Democrats and Republicans in the Senate and the House to join the President in bringing relief.

Let's bring relief to the American family. Let's make life more affordable

for them, and along the way, let's make life fairer for them.

I yield the floor.

The PRESIDING OFFICER. The Senator from Arkansas.

#### FARM BILL

Mr. BOOZMAN. Mr. President, I rise today to advocate for America's hard-working farm families and deliver the message of hope to the men and women who grow our Nation's food, fuel, and fiber through updated farm policies that strengthen the industry and support rural America.

Today, I am proud to release the Agriculture Act of 2026, a discussion draft of farm bill 2.0. It is a bill for the people who feed America. This bill follows the great work accomplished by House Ag Committee Chairman GT Thompson and the bipartisan bill he ushered through the House in April.

It incorporates more than 100 bipartisan marker bills and priorities for my colleagues, as well as input from farmers, ranchers, rural community leaders, and stakeholders from across the country who share our goals of securing policies that improve the outlook in farm country and continue our Nation's strong agricultural legacy for generations to come.

Agricultural producers are facing extremely difficult times because of years of headwinds. Hard-working farmers and ranchers are struggling to break even, let alone profit, in this current economic climate.

High inflation, steep input costs, and low market prices have put many farm families on a course toward bankruptcy, with multigenerational operations fighting for survival.

I hear the despair from farmers in my home State of Arkansas; in fact, I hear it from all over the country from their producers that advocate for their industry in meetings every day.

I know my colleagues have heard the same stories of distress from their producers for at least the last 3 years.

The calls for a modernized farm bill have only grown louder as the inherently risky nature of agriculture coupled with the unique challenges facing producers today pose an imminent threat to their livelihoods and our national security. That is why we took urgent action last year to update farm programs in the Working Families Tax Cut. Not enough has been said about the positive impacts these improvements will have on our producers.

To the farmers who asked for an improved farm safety net and for more farm in the farm bill, we delivered. The Working Families Tax Cut enhances commodity programs, expands access to more affordable crop insurance, and makes those tools more responsive to real-world risk.

We significantly increased reference prices, expanded access to disaster programs to be more responsive to drought, predation, and invested in our animal health programs and research