

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

infrastructure, among many other improvements.

These improvements benefit producers of all sizes across all crops and across all regions.

Farmers will see these benefits this fall. The farm bill is about more than agriculture, it is one of the most important investments Congress can make in rural America.

The proposal I unveiled today is built for rural communities. It strengthens local economies, improves quality of life, and delivers critical infrastructure and services from safe and reliable drinking water to expanded broadband access, medical care, and affordable childcare—helping families thrive and supporting growth in our rural communities.

Our plan is built for farmers who take risks. We increase USDA's loan limits so farmers can access the capital necessary to maintain and grow their operations.

The current caps simply fail to reflect current economic conditions. This bipartisan provision is not optional. It is essential to ensuring producers have the financing that they need at a critical time for American agriculture.

We recognize the vital role especially crop producers play in feeding America and the unique challenges that they face. That is why we incorporated several bipartisan measures to provide targeted support during periods of economic hardship and market disruption.

We also make critical investments to strengthen the long-term competitiveness, resilience, and success of Americans, especially in the crop industry.

Farmers and ranchers are one of the best stewards of our natural resources, and this proposal helps ensure they have the tools and support they need to meet their unique, evolving challenges.

By strengthening the voluntary, incentive-based, and locally led conservation delivery system, we empower producers to implement practical solutions that work for their operations while protecting the land for future generations.

Our plan is built for America's future. We make critical investments in agricultural research, helping close the gap between the United States and our foreign competitors in public research funding. At the same time, it strengthens support for 1890 land-grant institutions so they can continue their vital mission of educating the next generation of leaders, innovators, and producers.

This draft meets the moment for many real-world needs. We take steps to respond to the spike in fertilizer costs, and we strengthen our defenses against foreign adversaries taking advantage of our agricultural industry.

A farm bill cannot become law without bipartisan support. This legislation must receive 60 votes in the Senate. That reality guided this discussion draft. My goal is to advance a bill that can earn broad bipartisan support and deliver meaningful results to rural America.

No single proposal has all the answers, but this discussion draft is a strong foundation on which to build as we continue conversations to strengthen American agriculture and secure a brighter future for family farmers.

America's farmers, ranchers, and producers have always answered the call to do more to feed the Nation. Farm bill 2.0 is built to support the backbone of our food system. It demonstrates our commitment to the tireless men and women who raise the safest, most abundant and affordable food supply in the world. At its core, the farm bill is a contract with the farmers, ranchers, and rural communities to provide the policy certainty and predictability they need.

This farm bill is more than 3 years overdue, and we owe it to our constituents to get it done. A vote for this farm bill is a vote for our farmers and our ranchers.

I urge my colleagues to join me in sending a clear message to rural America: The Senate stands with our farm families, and we are committed to ensuring they have the certainty, the tools, and the support they need to succeed.

I want to thank Senator KLOBUCHAR and all the members of our committee and the staff for their thoughtfulness regarding the content of this draft. I look forward to working together as we go forward.

I yield the floor.

THE PRESIDING OFFICER. The Senator from Georgia.

UNANIMOUS CONSENT REQUEST— S. RES. 784

Mr. OSSOFF. Mr. President, I don't know if you saw, but a study last year found that Members of Congress traded more than \$600 million in stock, including stocks connected to committees upon which Members sit.

Members of Congress are playing the stock market, buying and selling shares in companies that Members of Congress directly regulate. Members of Congress have access to privileged and confidential and classified information. Members of Congress make decisions that send stock valuations up and down. And all the while, Members of Congress are playing the stock market.

We have made some progress in recent years to advance a ban on Member stock trading, but the bipartisan bill we passed successfully through a major committee just in the last year appears stalled. It seems that the Senate majority is intent on blocking legislation that would ban Members of Congress from trading stock.

But this is not a controversial issue among the American public. We could go to any town, any county in Georgia and ask anybody of either political party or no political party "Should Members of Congress be playing the stock market while we make legislation?" and overwhelmingly, the answer would be no.

The American people want Members of Congress to stop trading stocks. The American people are sick and tired of this corruption. In fact, this may be one of the most unifying issues in our deeply divided country.

So let's take action right now, today. We can pass this resolution. It is very simple. It says that starting on January 1 of the new year, no U.S. Senator can trade stocks or cryptocurrency. Those will be the rules of the Senate. I know there is a range of ideas about how to implement that.

Let's set this clock right now. Let's come together, Democrats and Republicans, and do what is right and pass this Senate rule that beginning in the new year, there will be no trading of stocks or crypto by U.S. Senators.

The time for debate and excuses and delay and obstruction must end. There will always be some reason not to do this. But the American people see through those excuses and demand action.

Let's pass this resolution and ban stock trading by U.S. Senators.

I ask unanimous consent that the Senate proceed to the immediate consideration of S. Res. 784, prohibiting Members of the U.S. Senate from buying or selling publicly traded stocks or cryptocurrency effective January 1, 2027; that the resolution be agreed to and the motion to reconsider be considered made and laid upon the table with no intervening action or debate.

THE PRESIDING OFFICER. Is there an objection?

The Senator from Wyoming.

Ms. LUMMIS. Reserving the right to object, I will be completely unaffected by the bill the gentleman from Georgia is proposing because I won't be here next year, but I reserve the right to object because there are alternatives.

For example, when I arrived here, I was placed on the Banking Committee, and the Banking Committee has issues that might conflict with my financial assets. So I put my meager—stress on "meager"—assets in a blind trust. That blind trust was approved by the Senate Ethics Committee. The specific language was approved by our own Senate Ethics Committee.

I don't know whether the investments that I placed in that blind trust are still there. I don't know whether they sold some and traded them for better investments. I won't find out until next January when I leave here and get my assets out of the blind trust and see what is left.

In other words, there are ways to avoid conflicts of interest in the committees on which we work.

There are also many restrictions on what Members of Congress can do and not do while they are in office. For example, as a rancher in the West, half of my State is public land. I am not allowed by law to have a Bureau of Land Management grazing lease. It is an issue that very few people in the Senate have to deal with, but several of us do, and so we had to divest of that