risen about 176 percent. But they have actually risen over 1,000—almost 1,100—percent higher than they should have. To put it this way, if they should have risen 176 percent, they have actually risen about 1,100 percent. These are premiums.

Now, by the way, these premiums continue to rise after the passage of the Affordable Care Act. Indeed, the rise became higher, faster after the passage of the Affordable Care Act.

And so, if you are a small business, you are trying to make ends meet. Businesses contribute to the health insurance of their employees. Typically, they may employ—it depends upon the business, but they may give, oh, 100 percent. They may give 80 percent. They may give 60 percent. But whatever percent that the small business is contributing to their employees is going up.

The other thing to recognize is that, when it begins to rise too much, then the employer pays less and less for the employees' health insurance. This can be manifested in a couple ways. Instead of paying 80 percent of the cost of the policy, they may pay only 60 percent. Or the small business may decide to get a less expensive policy, in which case they increase the deductible.

Now, the deductible is what we pay out of pocket before the insurance kicks in. That is the problem.

And so, if you look at, since about 2000, the amount of deductible at a big business is about $1,700. At a small business, for a single worker, among workers with a deductible, it is now about $2,600.

So before the insurance begins to work for the employee, they have to come up with, on average, $2,600 to pay before the insurance kicks in.

Now, it may be something like a routine visit, which is covered. They may have preventive care covered, like a mammogram or a screening colonoscopy. But, typically, they have got to put up $2,600, on average, if they go to the emergency room after a car wreck, and only then does the insurance begin to kick in.

Now, why is that important? Because most families have less than $500 of cash in order to pay for their healthcare.

In previous speeches, I have talked about how people are putting their healthcare expenditures on their credit card. And that credit card debt factors into 60 percent of household bankruptcies. So they have a $3,000 deductible, and they don't have the money in their bank account. Their child gets sick, and they bring them to the emergency room. They don't have the $3,000. So they put it on the credit card, and that credit card debt mounts.

Indeed, if you look at the percent of income that Americans are now paying upon credit card interest, which means that they are carrying a balance, it has risen from about 1 percent to 3.2 percent. So 3.2 percent of their income is going to pay for interest on credit cards.

This shows that they are rolling these big credit card balances forward. So with credit card balances not paid, but being the minimal amount being paid, they are up to $10,000.

Much of this relates back to: How do you pay for healthcare? I don't have the money in my account. So I am going to use my credit card in order to pay for these large deductibles.

Well, I have got a way to address that, Mr. President. We call it the MVP Act. Under our plan, we would give an advance, an income tax credit, to the family—on average, for a family of four, about $2,000—that would go into an account that they use to pay for their benefits.

By the way, this is paid for. This is paid for.

But they would prefund a health savings account.

Now, we don't give it to the insurance company because, if you give the money to the insurance company to subsidize the premiums, the insurance company takes 20 percent of it for overhead and for profit. You give it to the individual or family, and they are going to use 100 percent of it for the healthcare that they need.

Now, we have coupled that. So it is money in your pocket. We couple that by adding value, price transparency, so that the family knows the price they pay before they go in for the service. That could be powerful.

I was up here in DC once. Actually, I remember we were having a crawfish boil. Every year, Louisiana people have a crawfish boil. And there was a woman who saw me on the street. She stopped me.

She said: Hey, Dr. CASSIDY.

And I said: Yes.

She said: I am from Texas, but I saw that you gave a speech about price transparency, and that if I paid cash, it would be cheaper than if I went through my insurance. So the doctor ordered an MRI on my son's shoulder, and they told me it was going to cost $2,000. Well, my deductible was whatever it was—say a thousand dollars. So I said: How much, if I pay you cash? They said: Well, if you pay us cash, it is only $600.

In this case, paying cash was cheaper than paying her deductible.

So if you know, if you have price transparency, if you say, ''Wait a second; I am going to have at least a thousand dollars out of pocket because of my deductible, but if I paid cash right now and don't go through my insurance, it only cost me $600,'' you are going to bring value to the patient.

In this transaction, under the MVP plan, there would have been money placed into her health savings account. She could have used—in this case, she did it on her own—price transparency to find out the price. So there is money and value for the patient.

We take the power away from the middleman, the power away from the insurance company to approve or disapprove of the care that the patient knows that she needs; and, instead, we would give the money directly to her, with the tools of price transparency to bring value to the patient.

Now, we are making steps on this. Right now in the HELP Committee—the Health, Education, Labor, and Pensions Committee—of which I am the chair, we are working on price transparency legislation. We hope to get that passed in the next 2 weeks out of Committee, and we hope this passes on the floor of the Senate. This is how we bring value to the patient, by bringing the power of price transparency, as she chooses what healthcare and where to get her healthcare.

Now, we can get this done. Whenever there is a big idea like this, how do we actually help the American people with affordability? How do we actually put money in their pocket and couple it with tools that would give them the power of price transparency, in order to bring money in their pocket and value for the patient?

People say: Oh, that is too big. We can't get that done—no way.

But, folks, we have actually achieved a lot on healthcare in the last few years. The No Surprises Act blocks about a million surprise medical bills per month for the American people. A PBM reform bill, which was signed into law by President Trump a few months ago but that was negotiated by Congress—and it was tough, but we actually got it so that the value to the patient in terms of lower drug prices, if you will, cutting out or restricting activities of the insurance company in the middle—we got that through. The administration is working on TrumpRx, which allows patients to buy drugs without hidden costs.

So if we are going to make healthcare affordable to the American people, we have to build on that record, and we have to work together.

So my challenge to the Senate, to the House, and to the President: Let us come together. Let us get things done. Let us work for the American people.

Ask any Uber driver, ask our constituents: What is the biggest issue right now?

And they will say: Affording life.

Affording life means to be able to afford healthcare.

And, Mr. President, with the MVP health agenda, we help our constituents afford healthcare.

With that, I yield the floor.

The PRESIDING OFFICER (Mr. CURTIS). The majority leader.

## EXECUTIVE SESSION

## EXECUTIVE CALENDAR

Mr. THUNE. Mr. President, I move to proceed to executive session to consider Calendar No. 738.

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

The motion was agreed to.

The PRESIDING OFFICER. The clerk will report the nomination.

The bill clerk read the nomination of Kara Marie Westercamp, of Virginia, to be a Judge of the United States Court of International Trade.

CLOTURE MOTION

Mr. THUNE. Mr. President, I send a cloture motion to the desk.

The PRESIDING OFFICER. The cloture motion having been presented under rule XXII, the Chair directs the clerk to read the motion.

The bill clerk read as follows:

CLOTURE MOTION

We, the undersigned Senators, in accordance with the provisions of rule XXII of the Standing Rules of the Senate, do hereby move to bring to a close debate on the nomination of Executive Calendar No. 738, Kara Marie Westercamp, of Virginia, to be a Judge of the United States Court of International Trade.

John Thune, Ted Budd, Thom Tillis, John Barrasso, Tim Sheehy, Joni Ernst, Jon A. Husted, Katie Boyd Britt, David McCormick, Mike Rounds, John Boozman, Bill Cassidy, Rick Scott of Florida, Josh Hawley, Cynthia M. Lummis, Kevin Cramer, Steve Daines.

The PRESIDING OFFICER. The Senator from Alabama.

ISLAM

Mr. TUBERVILLE. Mr. President, I have come to the floor several times over the last year to warn of the looming threat about Islam infiltrating the United States of America.

You know, I know there are people who sometimes roll their eyes when I talk about this, but I express serious concerns about what Islam teaches and how it is incompatible with our Judeo-Christian values.

This is why I say that Islam is not a religion. It is a death cult.

Don't believe me. Just look at the report that came out recently in the United Kingdom. This report, which I have a picture of behind me, made international news: the ''Rape Gang Inquiry Report.''

This report, of which I have a picture—this isn't a flimsy report. It was introduced into Parliament by Rupert Lowe, who had a successful career in finance before running for Parliament in 2024. It is also cosponsored by five other Members of the UK Parliament.

The explosive report says that Muslim rape gangs are operating in over 40 percent of the United Kingdom. The report details how White British girls are being trafficked and exploited by Muslim men across the United Kingdom. The report claims that there have been at least 250,000 victims who have been trafficked by these third-world Muslim immigrants.

You know, the report describes a consistent pattern for the Muslim rape gangs. Girls as young as 11 were groomed with gifts, alcohol, and drugs. They were picked up from schools, from care homes, and subjected to gang rape, trafficking, torture, forced Islamic conversion, and lifetime trauma. These are some of the worst things that you can possibly imagine that really make you sick to your stomach, but it is real, and it is happening to hundreds of thousands of young women across Europe.

The report states that, roughly, 87 percent of those convicted in the child sexual exploitation cases ''bore distinctively Muslim names.''

Surprise. Surprise.

That is because these heinous acts are acceptable and even encouraged under the teaching of Islam. Islam teaches that Muslims are superior to nonbelievers, and it enables Muslim men to treat non-Muslim girls as property—as property—available for sexual abuse.

The doctrine of Muslim superiority is drawn from documents written by Muhammad, which clearly state that Muslims are superior and have a duty to ''correct'' nonbelievers. For example, in one part of the Quran, it says that Muslims are the ''best of peoples for humanity'' as long as they maintain faith in Allah. At the same time, Muslims are taught to be hostile toward non-Muslims.

In addition, Muhammad taught his followers that men are superior to women; that men can marry women without consent as young as 6 years old; and that men can sexually abuse and rape non-Muslim women. It is their right, they think.

Where is the outrage from the so-called feminist groups on this issue? They are nowhere to be found, unfortunately.

The report goes on to say that there was a deliberate failure in the United Kingdom to protect victims or to stop this from happening. Police discouraged reporting, destroyed evidence, and sometimes even shielded the evil men who were doing this to young women.

The National Health Service discharged victims without making sure they had a safe place to go home to. Schools excluded victims rather than protected them. Taxi licensing authorities renewed permits for drivers without bothering to check if they were involved in any of the trafficking of victims. The major political parties, along with the UK Government, willingly—willingly—turned a blind eye to the blatant sex trafficking happening right under their noses—all in the name of being politically correct.

Let me be clear about this: By refusing to address the Islamist sex trafficking of hundreds of thousands of innocent girls, the UK Government enables these sick criminals.

Folks, Europe is gone. Just go over there and visit. They have fallen victim to mass migration, which is wiping out the cultural identities, security, and foundations of their countries.

Did you know that the No. 1 most popular name of baby boys born in the United Kingdom now is ''Muhammad''? It has been that way for 3 years. You would think it would be ''Charles,'' after the King, or ''William,'' after the next in line to the throne. No, it is not. The millions of Muslims who have moved to the UK are having babies, and they are naming them after the most popular figure, which now in Europe is Muhammad.

This is a takeover—a hostile takeover.

I have said this many times: Europeans have the right to fight in the streets to take back their countries. They have got to fight back. We saw an example of this last week in Scotland. A Scottish man took matters into his own hands when he reached a breaking point. He knew his government had sold him out. There was no one to protect him or his family from violence from these Third World Muslim migrants. It wasn't there. There was no protection.

To be clear, I am not advocating for violence, but this will soon be the reality in every European country if they don't start sending foreigners back to their home countries as soon as they possibly can—ASAP. When a government imports millions of Third World Muslims who refuse to assimilate and who actively want to destroy any semblance of Western civilization, people are going to start taking matters into their own hands. That is what usually happens.

I wish I could say that the United States is immune to such dangers, but, sadly, what is happening in Europe is a foreshadowing of what is to come here in our own backyard if we are not careful. Under the Obama and Biden administrations, Third World Muslims flooded—flooded—American cities like Minneapolis; Dearborn, MI; and parts of Virginia with one goal in mind—one goal—to radically change the ethnic, religious, and political makeup of our country, the United States of America. That is their plan. They are doing it in Europe. Now they are coming here.

Thanks to Barack Obama and Joe Biden, the enemy, folks, is now inside the gates.

You would have to be stupid to think that what is happening in Europe couldn't happen here. ''Oh, it can't happen in the United States.'' It is happening as we speak. The same cult ideology that empowered the human trafficking of White women in the United Kingdom is alive and well here in the United States of America.

In the 1980s, the Muslim Brotherhood created a blueprint known as ''The Project,'' outlining a long-term plan to establish Islamic dominance worldwide by infiltrating Western institutions. That is their plan. ''The Project'' explicitly instructs Muslims to create parallel societies within their host countries and to reject all assimilation into Western culture.

Since 1986, Herndon, VA—not too far from here—has been home to the International Institute of Islamic Thought. Think about that—just down the road. This institute was established with the sole purpose of eliminating Western influence in every field of human knowledge. We are talking science; we are talking history, psychology, and politics. Then they would rebuild it. They