

here to Washington, where we keep showing—time after time after time these days—that so much of it has gone to fraud.

And so making sure we are keeping money in the pockets of hard-working Americans is incredibly important. So I just want to underscore what that meant—that Working Families Tax Cut Act—just this past filing season.

Mr. President, 97 percent of all filers in the Nation—97 percent—received a tax cut. American families and workers claimed \$82 billion in individual relief directly from the act, and Americans received \$325 billion in total tax refunds—\$325 billion in total tax refunds.

And as I said before, Floridians can brag that they brought home the largest average Federal tax refund in the country. Our State filers brought home an average refund of \$4,500, compared to the national average of \$3,300.

Just as important as delivering tax relief and beefing up some of those deductions were for Americans and our seniors, we also made sure that that act invested in our next generation, our children. Through the package, we thought outside the box. We did something that has never been done before, and we created child-owned investment accounts for every American child born, which was designed to give our next generation a real jump start on the American dream.

And a lot of people still do not know this. It shocked me, as I was traveling around Florida last week. And these were folks who had just had babies, and they did not know that their child that they were holding was already eligible for \$1,000 into an investment account.

For every baby born, from 2025 through 2028, whose parents open up one of these accounts—and it is so easy to do, incredibly easy to do—the U.S. Treasury will invest \$1,000. If the child doesn't touch it—and you can add to it too. But if you don't touch that original investment, by the time they are 18 and they are on their own, you can use it for a vacation, for a downpayment on a house. There are ways that you can use that. It is almost \$8,000. If they don't touch it at all, it is projected it could be hundreds of thousands of dollars upon retirement—close to a million dollars, if not more.

This is incredible news. So when you are hearing about all of the fraud that we keep uncovering or where we sent millions of dollars to some foreign country to help some crazy program for foreign nationals, today, Americans can go to irs.gov/trumpaccounts and sign up and get \$1,000 for their kids.

And the lens through which we viewed this and the lens through which we approached this and argued for this historic act was: How do we reorient? How do we course-correct and start making decisions on behalf of this country to invest in Americans, American children, and American industries first?

More than 5.5 million child-owned investment accounts have been opened

nationwide so far, and 1.4 million are eligible for the \$1,000 pilot program contribution.

So in addition to these accounts, 40 million families have taken advantage of the enhanced child tax credit that we permanently doubled and expanded through the Working Families Tax Cut Act. So not only do we have the investment accounts for these children, we also now have given a double—permanently—child tax credit on your taxes.

So, of course, preparing our next generation for success will require more than just financial security, but this was such a great start toward that end.

And if I can get one thing through to American parents right now, it is easy to sign up. There is money waiting for your children right now from the U.S. Treasury because we want to set them up for success.

But we didn't stop at financial investment. Education is also important. And through this Working Families Tax Cut Act, of which we are now celebrating the 1-year anniversary—and many of the provisions that we all fought hard for, over on this side of the aisle, are now just going into effect—we also made sure that there was a Federal tax credit scholarship that could help millions of students across the Nation get education of their parents' choice.

Two decades ago, we did this in Florida. We had a low graduation rate. I want to say it was in the sixties. We started with our first school-choice statute. Two decades later, we are out now at over 92 percent graduation rate.

It shows you that not every child learns the same, and parents know what their children need. And educational needs should not be based on the ZIP Code in which they are born.

Florida has figured that out. We figured that out some time ago. And now I am here as Florida's newest U.S. Senator, announcing a great piece of legislation that will expand this approach to children across our Nation. But even for States where you have universal school choice—and there are a few of us like Florida, but others have started with school-choice statutes—understanding that each child learns differently, you can still take advantage of the Working Families Tax Cut Act because it allows for the deduction of education expenses for tutoring, for technology, and for so many of those supplemental education expenses that come along with education that parents choose.

So Floridians are still winning, even though we already have school choice. When parents have more choices, we know—and we have seen the data show—that students are more likely to find the educational path that fits their unique talents and goals.

And that, ultimately—for this country, for our Nation's forward success—will mean a stronger workforce. It will mean more innovation and a stronger economy, not just for the State of Florida—for which I champion every day—but for our entire Nation.

At the end of the day, families and small businesses know how to spend their money far better than some of these bureaucrats that are making decisions in the bowels of some of these Agencies. And we are uncovering, day in and day out—and we will continue to do so—exposing where some of those choices went awry and where some of those choices led to corruption and crime.

But we are here today to celebrate what we have been doing right and how we have been course-correcting with our intent to focus on bettering the lives of American families, American workers, and this Nation moving forward.

So I believe that less taxes will mean more opportunity, more growth, more freedom for hard-working Americans, and I am incredibly excited to be standing here today as one of the newest U.S. Senators that helped deliver this win last year.

And as we are watching it go into effect and see the success and the effect it is having on our constituents, it is certainly something to celebrate, and I appreciate your giving me the opportunity to do so today.

I yield the floor.

The PRESIDING OFFICER. The Senator from Michigan.

MERIT ACT

Ms. SLOTKIN. Mr. President, I rise today to discuss the MERIT Act, the Minimum Experience Requirements for Intelligence Transition Act—a lot of words, but the bill is simple. It requires anyone serving as the Director of National Intelligence—even in a temporary capacity—to have extensive national security experience.

It is common sense. You don't hand the keys to America's intelligence community to someone who has no experience, regardless of party or political loyalty.

The Director of National Intelligence is a powerful job, and I know because I was there at the creation. I was one of the first people at the Office of the Director of National Intelligence, when it was stood up. I was seconded there as a CIA officer. I helped stand it up after Congress created it so that we never again miss a terrorist attack, like we did on 9/11.

The Office uses powerful tools to gather secrets from our foreign adversaries, like China and Russia, from terrorist networks, and from threats to our homeland. But it is that power in the wrong hands that I want to talk about today.

America's national intelligence community can be used to gather information not just from our foreign adversaries but, if turned against us, against the American people, it can be used to monitor Americans, to target political opponents, to dig through records, to punish critics, to help any President relitigate an election.

Right now, that is where we are.

BILL PULTE

President Trump has installed a loyalist, Bill Pulte, as the Acting Director of National Intelligence.

He has zero national security experience. He has worked with the private sector and in real estate. He has never had a security clearance before this job. He has never handled classified information before this job. And now, today, at this moment, he heads up 18 different intelligence Agencies in the United States.

He used to be the head of Federal Housing—that was his job given by President Trump—and he demonstrated his character at that job. He used Housing records—private Housing records—to go after President Trump's enemies. Just think of what is possible with him at the top of our intelligence community.

Now, President Trump placed him there to do two things: One, to focus on politicizing our elections; and, secondly, to use the intelligence community for the goals he has because he is obsessed with meddling with both.

You just have to use President Trump's own words to understand the story here. This isn't hyperbole. At the State of the Union, President Trump declared that the only way Democrats could win in the midterms is if they cheat. Just weeks earlier, he called for Republicans to "nationalize" elections in 15 states.

This year alone, he has repeated claims that the elections are rigged more than 100 times. Those words have been backed up by action. He has attempted to seize ballots in Georgia, my home State of Michigan, and Arizona. He has sued 30 States in total for their voter rolls.

He has pushed Congress over and over again to pass the SAVE America Act, which would disenfranchise millions of voters across the country.

He dismantled the Election Assistance Commission, which helps every State carry out their elections.

He has pushed the postal service to restrict mail-in voting.

He has refused to rule out sending U.S. uniformed troops or law enforcement to the polls to interfere in the elections come November.

And he has pressed the Supreme Court to go after and gut parts of the Voting Rights Act, allowing States to silence the voters, particularly minority voters.

Second, he has tried to weaponize our intelligence community. He has declassified information to support false claims about elections and sow doubt in our democracy. He has directed the CIA, the NSA, and other intelligence Agencies to target his enemies. He has created a weaponization working group to implement that order. And he has sent the former Director of National Intelligence Tulsi Gabbard to raid ballots in Fulton County, GA; something that the intelligence community has no business doing.

Now, President Trump is giving a speech tonight. Bill Pulte is now at the

center of this. President Trump was very open; he tweeted about putting him in this job specifically to use the intelligence community's power to support his false claims.

Tonight, in the President's address to the Nation, he is expected to say how, again, our elections are being rigged and attempt to cherry-pick intelligence to declassify.

But let us remember: Whatever he brings up, President Trump's team already saw what happened in 2020. He was the President of the United States during those elections. If his intelligence community at that time saw information, looked it over, and then decided that the election wasn't rigged, that was because that was what was presented to them as factual.

You are telling me that the President now, all these years later, wants to relitigate what he was in charge of in 2020, and choosing to do it 3 months before the midterm elections. Call me skeptical.

And all of this is happening as Bill Pulte is right there as our Acting DNI.

Tulsi Gabbard going down to Georgia was not enough to soothe the President. Bill Pulte is now his yes-man to do just that. He has gone from being unqualified for this role to dangerous to democracy.

With the bill, we will ensure that people who serve as the Acting Director of National Intelligence actually have some national security experience needed to do this job, they treat it responsibly, not on behalf of one party, not on behalf of one man but on behalf of Americans, to keep us safe. That is the mandate of the intelligence community. It is what we were trained to do—and I say that as a CIA officer—and this President is corrupting that with his choice as DNI.

I yield the floor.

The PRESIDING OFFICER. The Senator from Washington.

MEDICARE

Ms. CANTWELL. Mr. President, today, we are faced with a critical choice here in the U.S. Senate and across the country about the future of traditional Medicare.

We had an opportunity to protect Medicare, the thing that seniors care about most, and they wanted to hear from us that we were going to do that. I am not sure that is what transpired.

People don't want to have corporations or insurance companies tell them about traditional Medicare. They want that relationship to be about the doctor-patient relationship.

If you are on Medicare, you go to your doctor; you ask them what he thinks should be done; he basically tells you; and then you receive your Medicare treatment.

Well, Medicare is a promise. And that promise is made when we pay into that, as taxpayers, and we expect to get the care that we need.

But in this case, there are those in the Trump administration who are trying to change that obligation. Instead

of having your doctor tell you what you need, they are trying to push an AI-driven software program that will tell you in advance—in advance—you don't even get that treatment.

So, instead of relying on your doctor's advice, instead they are telling you, you do not get to hear what the doctor ordered.

This is very troubling because this might be the way private insurance works; and many Americans know what it is like to be on the phone with an insurance company telling you they are going to deny your benefits. But they certainly don't, for traditional Medicare, want an AI app telling you in advance you don't even get the Medicare that you have paid into.

More than 700,000 Washingtonians and 28 million Americans have chosen the Medicare program because they want their healthcare decisions made by their doctor. If they don't, you can choose Medicare Advantage. Medicare Advantage is different.

But on January 1 of this year, the Centers for Medicare and Medicaid Services launched an application—driven by AI—euphemistically called the Wasteful and Inappropriate Services Reduction Model, known as WISeR.

WISeR is an AI-driven prior authorization program being piloted in six states: Arizona, New Jersey, Ohio, Oklahoma, Texas, and in my home State of Washington.

This model inserts a black box computer algorithm into the decisions that should be being made by a physician and the patient. It puts a layer of bureaucracy between seniors and the care their doctors have recommended.

In April, with the help of the Washington State Hospital Association, my office released a report examining the impacts of this application on seniors in my State. What we found was deeply troubling.

Washington patients are waiting up to four times longer to complete procedures covered by this model. Procedures that took approximately 2 weeks to get taken care of are now taking months.

In Washington alone, more than 18,600 people receive services now subject to this WISeR, and people in the Nation, it is about 1.1 million. That is 1.1 million people who could face delays or denials for care.

Michael Edgerly is a 78-year-old from Cle Elum in Washington, who spent 22 years serving his community as a mail carrier. He left his job with scoliosis and degenerative joint disease. His neurosurgeon recommended a nonopioid—a nonopioid—treatment, an epidural steroid injection, to manage this serious and severe chronic pain.

But what did the AI app WISeR tell him? Nope. System delayed.

He went on for weeks and weeks living in constant pain, which a doctor—if he was talking to a doctor—would have just said: I approve this treatment.

But, no, he was forced into an AI app approval process that took longer and longer and longer to get this coverage.