Taxpayer dollars have even been handed out to phony businesses with such obviously made-up names that are so outrageous that no one could possibly believe they were real, such as ''Satanic Lives Matter'' and others that are so tasteless I can't even say them.

Others uploaded pictures of doll faces to ''verify'' their identities on applications for government assistance and were still approved. Too often, the bilking is being done by the very bureaucrats who are overseeing the benefits. Over the years, I have documented countless examples of government employees who have been caught with their hands in the cookie jar—embezzling millions of dollars and abusing their positions for personal gain.

As a veteran, one particular example that really makes my blood boil involves a service representative for the Department of Veterans Affairs who was shaking down disabled veterans for bribes to ''grease the wheels'' to speed up the approval of backlogged claims. A $3,385 kickback paid to him via Venmo was listed on the memo line as ''crooked shit.'' I apologize for my language, but that is what the Venmo actually said. We had to modify our chart today. So a VA representative was shaking down disabled veterans. This actually happened. That representative was caught and is being held responsible for shaking down our disabled veterans.

The problem in most of these cases is the money is going out the door before verifying if the recipient is legitimate. If fraud is later detected, then the government has to decide if it is worth trying to recover the stolen money. This pay-and-chase system makes it way too easy for scammers to take the money and run. It is like giving the cash advance and your bank routing number to the Nigerian ''Prince'' who promised you a financial reward for your help only for you to realize, later, you have been ripped off. Good luck getting any of your money back. It is the grift that keeps giving.

As a result, fraudsters are getting away with stealing more than $1.4 billion in taxpayer money every single day. Every single day, folks, $1.4 billion fraudsters are making off with. If grift were a government agency, the ''Department of Fraud'' would be the fifth largest. The $521 billion going to fraud every year exceeds the individual annual budgets of the Departments of Veterans Affairs, Agriculture, Transportation, Homeland Security, State, and Justice. That is right, folks. Fraudsters are being better taken care of than our veterans and our farmers.

While hard-working Americans are struggling to make ends meet, fraudsters are living large on the loot that they are taking from the Treasury. Government grift and graft are endless, and so are the excuses for not stopping it, but the public's patience isn't.

So who is responsible for allowing fraud to continue?

Folks, the buck stops right here with Congress. Congress decides how much of your paycheck must be sent to Washington, and it writes the laws determining exactly how every one of those dollars is spent. But the haste to spend trillions of tax dollars as quickly as possible is resulting in outrageous amounts of waste, fraud, and abuse. From fake childcare centers in Minnesota to convicts collecting unemployment checks, fraudsters are blatantly getting away with treating the National Treasury like their own personal piggy bank.

At the request of Majority Leader THUNE, I have compiled a comprehensive package of proposals put forth by our Senate colleagues on both sides of the aisle to end fraud once and for all.

Specifically, my Protecting American Taxpayers Act will stop handing out quick cash with no questions asked, trigger automatic investigations when there are sudden and suspicious spikes in payment claims, ban convicted fraudsters from receiving taxpayer dollars, take back the money that was already stolen, and send scammers to the slammer. If enacted, this bill would save $240 billion.

The choice is quite simple: Give this money to fraudsters or return it to the taxpayers.

The bill is now before the Senate, and every day we delay in passing it, grifters are getting away with stealing another $1.4 billion. Allowing that to continue is the greatest fraud of all.

I yield the floor.

The PRESIDING OFFICER. The Senator from Indiana.

Mr. YOUNG. Mr. President, I rise today as the son of a small business owner. I rise as someone who has seen how hard an entrepreneur must work to get an idea off the ground, to build a business, to keep it solvent, and to work year after year through ups and downs, to make sure one can put enough food on the table for one's family and all of one's employees' families. And I rise today in support of Senator ERNST's Protecting American Taxpayers Act.

You see, as chair of the Senate Committee on Small Business and Entrepreneurship—a committee on which I proudly serve—Senator ERNST has really been relentlessly focused on and has been a tireless advocate for combating fraud and ensuring that taxpayer dollars are spent responsibly—responsibly.

So I want to thank Senator ERNST for her good work on this important legislation and for her ongoing efforts to shine a spotlight on waste, fraud, and abuse. I am especially proud that in this package is found my Assisting Small Businesses Not Fraudsters Act.

ASSISTING SMALL BUSINESSES NOT FRAUDSTERS ACT

Mr. President, you see, over 1.2 million Hoosiers are employed by small businesses. As you look across our Nation, small businesses are the backbone of our modern economy. In fact, the way to grow an economy is to figure out how to get more people to start businesses and to grow those small businesses into larger businesses. Our Federal small business programs exist for that purpose—to help hard-working entrepreneurs grow their businesses and to create more jobs.

They don't exist to reward those who have defrauded taxpayers. That is not why they exist. Unfortunately, during the COVID pandemic, some individuals exploited emergency Small Business Administration relief programs for personal gain. Their actions diverted resources away from legitimate small businesses in Indiana and across the country. They undermine confidence in these important programs, and they undermine confidence in government at a time when confidence is already low.

The principle behind my bill is quite simple. If someone is convicted of defrauding the Small Business Administration through certain COVID-era loan or grant programs, then that individual should not be eligible to receive future financial assistance from the Small Business Administration. It is that simple. They should not be eligible if they are a fraudster. Likewise, businesses controlled by those who are convicted shouldn't be eligible for future SBA assistance.

This is the essence of the Assisting Small Businesses Not Fraudsters Act. It should not be—I would imagine it is not—controversial. This is something everyone should enthusiastically support. I would add that this bill only applies after a criminal conviction in order to ensure due process.

Honest, hard-working entrepreneurs and small business owners shouldn't have to compete with convicted fraudsters for Federal opportunities. Every taxpayer dollar lost to fraud is a dollar that cannot help legitimate small businesses expand, hire workers, or invest in their futures.

Chair ERNST's Protecting American Taxpayers Act advances that same goal across government by strengthening accountability, protecting taxpayer dollars, and ensuring Federal programs work as intended.

I urge all of my colleagues to support this package and my Assisting Small Businesses Not Fraudsters Act.

I yield the floor.

The PRESIDING OFFICER. The Senator from Indiana.

Mr. YOUNG. Mr. President, I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The senior assistant legislative clerk proceeded to call the roll.

Mr. MARSHALL. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

Mr. MARSHALL. Mr. President, just 2 years ago, we were a land of open borders, crime was surging across the country, and fraud was rampant. But today, the borders are secure; crime, murder rates—a 100-year low; and fraudsters are going to jail. That is why today I am rising to support the Protecting American Taxpayers Act.

For years, Washington accepted fraud as the cost of doing business. The government wrote the checks, the fraudsters cashed them, and hard-working Americans were left to foot the bill. Those same hard-working Americans knew intuitively that was driving up their cost of living.

But those days are coming to an end. Under President Trump, we have seen historic momentum to root out waste, fraud, and abuse across the Federal Government. For the first time in a long time, Washington is shining a flashlight on the billions of taxpayer dollars disappearing through fraud, improper payments, and outright criminal activity. Now Congress has the responsibility to finish the job.

The American people are asking a simple question: If Washington knows where the fraud is, why aren't we stopping it? And they are right to ask. Today, an estimated $1.4 billion is stolen from taxpayers every single day. That is money that should be strengthening our military, supporting our veterans, protecting Medicare and Social Security, or reducing the debt we are leaving to our children and our grandchildren. Instead, it is ending up in the hands of organized fraud rings, scam artists, and criminals who have learned exactly where the holes in our Federal Government are.

We are already seeing what happens when the Federal Government makes fraud enforcement a priority. In one of the largest healthcare fraud takedowns in our Nation's history, Federal prosecutors charged hundreds of defendants accused of submitting more than $6 billion in fraudulent claims to Medicare, Medicaid, and other taxpayer-funded health programs. And the best part? People are finally going to jail.

Investigators uncovered transnational criminal organizations, fraudulent medical equipment schemes, and providers accused of billing the government for services that were never provided. These weren't bookkeeping mistakes; they were sophisticated efforts to steal billions from the American taxpayer.

The truth is simple: Fraudsters follow the money, and for too long, Washington has rolled out the welcome mat. This legislation finally starts closing that door. The Protecting American Taxpayers Act is projected to save taxpayers $240 billion—that is $240 billion—by preventing fraud before it happens, recovering stolen taxpayer dollars, and ensuring criminals are held accountable. It doesn't just respond to fraud after the fact; it helps stop it before another billion dollars walks out the door.

One piece of this package that I am proud to see included is my WALZ Act—W-A-L-Z, the WALZ Act—named after, you guessed it, a certain Governor who allowed fraud to run rampant in his State. The idea behind it is about as simple as it gets: Don't pay first and ask questions later. Kansas families don't do business that way. Small businesses don't do business that way. If you are remodeling your kitchen, you don't hand the contractor every penny before a single cabinet is installed. If you are hiring someone to fix your roof, you don't write the check before the work is finished. You pay after the job is done.

Yet that is exactly the opposite of how Washington has too often operated. For years, the Federal Government has pushed billions of dollars out the door up front with little accountability and then acted surprised when criminals disappeared with the money.

My WALZ Act simply says: Federal payments should be made as reimbursements after—after—the services have actually been provided. That one simple reform closes one of the biggest loopholes that have allowed billions of taxpayer dollars to be stolen before they ever get the chance to disappear.

But this package doesn't stop there. It claws back unused COVID funds, strengthens Treasury's fraud detection systems, extends the statute of limitations so pandemic fraudsters can't simply run out the clock. It protects our veterans from scammers. It combats emerging AI-generated fraud and gives law enforcement stronger tools to hold criminals accountable. Taken together, these reforms represent one of the strongest anti-fraud packages Congress has considered in years.

My colleagues on the other side of the aisle spent years responding to every problem the same way: throwing more money at it. We believe the first question should be: Where is the fraud? Where is the waste? Where is the abuse? And how do we stop it before asking taxpayers for another dime?

This administration has created real momentum for the first time in years. We are not just talking about fraud, we are finding it, prosecuting it, and putting criminals on notice that stealing from the American taxpayer has consequences. People are already being held accountable, and more need to be.

Congress should build on that momentum by giving law enforcement and Federal Agencies the tools they need to keep fraudsters out of our programs and behind bars where they belong.

So let's not waste this opportunity. Let's make these reforms permanent. Let's close the loopholes once and for all. Let's protect the taxpayers who fund the government. Let's send a clear message that the era of easy money for fraudsters is over.

I urge every one of our colleagues to support the Protecting American Taxpayers Act.

I yield the floor.

The PRESIDING OFFICER (Mr. MORENO). The Senator from Louisiana.

HEALTHCARE

Mr. CASSIDY. Mr. President, I have been coming up here and talking about, well, a couple of things.

How much does healthcare cost? Right now, people watching from the Gallery, people watching at home, people who happen to be in here—all of us are experiencing a commonality, which is that healthcare is incredibly expensive.

By the way, you may say: No, I have great insurance. It pays for everything.

No, that is coming out of your wages. You are a successful businessman. The people you employ, when you buy them insurance, that comes out of their compensation otherwise, and that is a reality.

The more you pay for health insurance, the less you get paid in your pocketbook because it is coming out of the same bucket.

But if you are one of those who are just having a hard time making it happen, if we look at the things we think of as being expensive—utilities, entertainment for the family, car payments, groceries, college tuition—it just keeps on climbing—a mortgage. More expensive than all for a family of four is healthcare. That is our problem.

So I have been trying to address it with something that I call the MVP agenda. We, under this plan, would give up to $2,000 to a family of four in a prefunded health savings account, and you add that to price transparency. So money in your pocket with value for the patient—the MVP plan.

It seems really ambitious, but let me just put a little bit more of a point on why this is important. The average family is carrying $10,000 in credit card debt. Now, think about that—$10,000. A family is not paying that off every month. It turns out they are paying the minimum balance due. How do we know that? Because the percentage of income going to credit card interest has almost tripled over the last number of years. They are paying the minimal amount and carrying greater and greater debt in order to make ends meet. Well, they are not really making ends meet; they are just trying to get by right now.

So that is what is stressing the importance of having a plan that actually addresses their needs, not some abstract ''Oh, can't we do it in the by and by, and it may make some indirect difference.'' No. You can directly help a family by putting money in the pocket and coupling that with price transparency to bring value to the patient.

Now, I have some good news. We did something today in HELP Committee, the committee which I chair, called the Price Tags Act—Patients Deserve Price Tags.

ROGER MARSHALL and JOHN HICKENLOOPER, Senators from Kansas and Colorado, came together for a bill, which my staff helped to put together, and we passed it out of committee, and it is the Patients Deserve Price Tags, which is price transparency for the goods and services you purchase in the healthcare arena.

Now, let's put a little bit of a point on this. I suspect the Presiding Officer