

If we just keep doing what we have been doing for the last 4 years, we send \$26 billion to the insurance companies, which take 20 percent of it for profit and for overhead—that is under the ObamaCare law that they can take that 20 percent—or we can send 100 percent to an account that the patient controls. She makes the decision on her doctor, her dentist, and on some things that insurance doesn't pay for: eye care, dental care, orthodonture. She makes the decision. She gets the healthcare she knows she needs as opposed to the healthcare the insurance company gives her permission to have. Put differently, giving her the money gives power to the patient. That is where we should be.

What Democrat wants to give 100 percent of the money to the insurance companies for them to take 20 percent for profit and overhead? What Republican does not want to give power to the patient by putting money in her account for her to use—I am chuckling, and I will tell you why in a second—as she sees fit?

Sometimes people say—and there are a lot of men up in the audience who are chuckling with me. Some people say: Well, why do you use the feminine when you speak about this? Because women make 85 percent of the decisions in healthcare, and we can trust her to make a decision which is good for her family's health and which is good for her purse, which is good for her pocketbook.

Let's have faith in her to make the wise decision for her family as opposed to having to go to the insurance company, which returns roughly 80 percent of it back but takes 20 percent for profit and overhead. Give power to the patient.

Now, you can do this because under ObamaCare, you can take a credit which goes to a more expensive healthcare policy or you can apply it to a less expensive policy. That gives you savings, and those savings you can split up between all of the eligible people on the exchanges into their health savings accounts. It would be to the patient's financial advantage to take a cheaper plan but to have the health savings account to help pay for her expenses.

By the way, the health savings account, it has been shown, empowers, encourages somebody to make wise decisions. If she knows that "I can get the x ray here for \$500 or down the street for \$2,500," she is going to go where she gets it for \$500. That begins

to lower costs because the people who are more expensive will lower their costs. She, the woman in charge of this, is going to drive lower costs across the healthcare economy.

Some folks say: Wait a second. Health savings accounts—aren't those just for rich people?

No. One, I don't think they are in general, but in this case, we are prefunding them. It doesn't matter what your income is. You get more money. The Federal Government, instead of sending it to the insurance company, puts it into the account for you. You get more money.

By the way, if you do it the way I would like to set it up, if you are less well-off, you get more money. If you are a little bit older, you get more money because—I hate to say it—when you get a little bit older, your healthcare costs go up. If you have a bunch of kids, you get a little bit more money, too, because taking a child to the emergency room can be expensive.

We can make this work for the American family as opposed to the American family working to get the insurance company to approve the care they know they need. My plan does not take away coverage. It doesn't touch the original ObamaCare tax credits. The patients need a solution that reduces their costs of being insured, not just the cost of the premium.

There are a lot of other issues to address. I am pro-life. There are some pro-life issues. But I have found that if we come together in a well-meaning way and work out a way that we can keep the American people from getting stuck with a high healthcare cost, treat their tax dollars with respect, and ideally lower the cost of the program, we can work out other issues.

President Trump endorses this approach. President Trump has said he would rather not give money to the insurance companies. He would rather give it to the people. Actually, he said: Don't give the money to the money-sucking insurance companies; give it to the patient—or something like that. President Trump has a way with words. So, however you say it, let's give the patient the power.

Because President Trump endorses it, though, I do think that Republicans will by and large support it, that there will be a vote in the House of Representatives, and that there is enough in here that Democrats want that Democrats can find some way to embrace it.

The American people want something to pass. Let's work to find something

that can pass. Let's give power to the patient, not profit to the insurance company. Let's make healthcare affordable again.

I yield the floor.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

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

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

ACTION VITIATED—H.R. 3174

Mr. CASSIDY. Mr. President, I ask unanimous consent that the Senate action with respect to H.R. 3174 be vitiated.

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

I yield the floor.

RECESS UNTIL MONDAY, DECEMBER 8, 2025, AT 3 P.M.

The PRESIDING OFFICER. The Senate stands in recess until 3 p.m. on Monday, December 8, 2025.

Thereupon, the Senate, at 3:50 p.m., recessed until Monday, December 8, 2025, at 3 p.m.

NOMINATIONS

Executive nominations received by the Senate:

IN THE ARMY

THE FOLLOWING NAMED OFFICER FOR APPOINTMENT IN THE RESERVE OF THE ARMY TO THE GRADE INDICATED UNDER TITLE 10, U.S.C., SECTION 12203:

To be brigadier general

COL. CLINTON MEAD

IN THE MARINE CORPS

THE FOLLOWING NAMED OFFICER FOR APPOINTMENT IN THE UNITED STATES MARINE CORPS TO THE GRADE INDICATED WHILE SERVING AS THE CHIEF DEFENSE COUNSEL FOR MILITARY COMMISSIONS UNDER ARTICLE II, SECTION 2, CLAUSE 2 OF THE UNITED STATES CONSTITUTION AND SECTION 1037 OF THE NATIONAL DEFENSE AUTHORIZATION ACT FOR FISCAL YEAR 2014:

To be brigadier general

COL. JONATHAN H. VAUGHN

CONFIRMATION

Executive nomination confirmed by the Senate December 4, 2025:

THE JUDICIARY

SUSAN COURTWRIGHT RODRIGUEZ, OF NORTH CAROLINA, TO BE UNITED STATES DISTRICT JUDGE FOR THE WESTERN DISTRICT OF NORTH CAROLINA.