

## RECONCILIATION ACT OF 2010

SPEECH OF

**HON. HENRY A. WAXMAN**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Sunday, March 21, 2010*

Mr. WAXMAN. Mr. Speaker, regarding spiritual care: The purpose of health care reform has been to ensure that all Americans are covered by affordable, quality insurance. Some of my colleagues have raised concerns about how this impacts Christian Scientists who use certain primary care services that are currently eligible for a medical care tax deduction.

Nothing in this health care reform legislation prevents insurance companies from covering care that is currently recognized by the Internal Revenue Service as eligible for a medical care tax deduction through health insurance plans in the Exchanges; nothing in the legislation is intended to have such a prohibition. Nothing in this legislation is intended to minimize or reduce existing provisions in the law that recognizes spiritual care.

Individual responsibility: The individual responsibility requirement requires individuals to pay a tax on their individual tax filings or provide information documenting they fulfill the requirements for having essential minimum coverage over the past year. Congress makes the following findings to support this requirement:

The individual responsibility requirement provided for in the Patient Protection and Affordable Care Act, and amended by Section 1002 of the Health Care and Education Reconciliation Act, requires individuals either to purchase a minimum level of insurance coverage or to make a payment on one's tax return to help cover the cost of uncompensated care. This requirement is commercial and economic in nature and substantially affects interstate commerce in many ways, including as a result of the following aggregate effects:

(1) The requirement regulates activity that is commercial and economic in nature, involving the distribution and consumption of health care services throughout the national economy, and in particular economic and financial decisions about how and when health care is paid for and when health insurance is purchased. Some individuals currently make an economic and financial decision to forego health insurance coverage and self-insure, paying for charges for services directly to the provider and relying on uncompensated care. The decision by individuals not to purchase health insurance has many substantial effects on the national economy, the national marketplace for health insurance, and interstate commerce. In general, individuals who fail to purchase health insurance have a diminished capacity to purchase health care services, and increase overall health care costs. When such individuals inevitably seek medical care, the costs of that care must often be paid for by providers, insured individuals and businesses through higher premiums, or Federal, State, and local governments. The requirement encourages prepayment for services, and affects an individual's decision whether or not to purchase health insurance by imposing penalties on individuals who remain uninsured. Congressional Budget Office, *Key Issues in Analyzing Major Health Insurance Proposals*, December 2008.

(2) The uninsured receive about \$86,000,000,000 in health care, of which about \$56,000,000,000 is uncompensated. Private spending on uncompensated care is \$14,500,000,000, and includes profits forgone by physicians and hospitals. Government spending on uncompensated care is \$42,900,000,000, and is financed by taxpayers at both the State and Federal levels. Jack Hadley et al., *Covering the Uninsured in 2008: Current Costs, Sources of Payment, and Incremental Costs*, Health Affairs, August 25, 2008.

(3) Health care received by the uninsured is more costly. The uninsured are more likely to be hospitalized for preventable conditions. Jack Hadley, *Economic Consequences of Being Uninsured: Uncompensated Care, Inefficient Medical Care Spending, and Foregone Earnings*, Testimony before the Senate Subcommittee on Labor, Health and Human Services, Education, and Related Agencies, May 14, 2003. Hospitals provide uncompensated care of \$35,000,000,000, representing on average 5 percent of hospital revenues. Health Affairs, August 25, 2008.

(4) Those who have private health insurance also pay for uncompensated care. Medical providers try to recoup the cost from private insurers, which increases family premiums by an average of over \$1,000 a year. Families USA, *Hidden Health Tax: Americans Pay a Premium*, May 2009.

(5) The decision to self-insure increases financial risks to households throughout the United States. Sixty-two percent of all personal bankruptcies are caused by illness or medical bills, and a significant portion of medically bankrupted families lacked health insurance or experienced a recent lapse in coverage. David U. Himmelstein et al., *American Journal of Medicine, Medical Bankruptcy in the United States*, 2007: Results of a National Study, 2009.

(6) The national economy loses up to \$207,000,000,000 a year because of the poorer health and shorter lifespan of the uninsured. Elizabeth Carpenter and Sarah Axen, *The Cost of Doing Nothing*, New America Foundation, November 2008.

(7) A large share of the uninsured are offered insurance at low or zero premiums, but choose to forego coverage. New America Foundation, December 6, 2007. According to one estimate, the absence of a requirement from health reform would leave 50 percent of the uninsured without coverage. Linda J. Blumberg and John Holahan, *Do Individual Mandates Matter?*, The Urban Institute, January 2008. While generous subsidies alone would not achieve universal coverage, the requirement further expands coverage. Congressional Budget Office, December 2008. The requirement improves budgetary efficiency by significantly lowering the federal cost per newly insured. Jonathan Gruber, *Covering the Uninsured in the U.S.*, National Bureau of Economic Research, January 2008. In Massachusetts, where a similar requirement has been in effect since 2007, the share of uninsured declined to 2.7 percent in 2009. Massachusetts Division of Healthcare Finance and Policy.

(8) By regulating the decision to self-insure, and expanding coverage, the requirement addresses the problem of free riders who rely on more costly uncompensated care, including access to emergency care required by federal

law to be provided even to the uninsured, shifting costs to medical providers, taxpayers, and the privately insured. It will also reduce the cost to the national economy of the lower productivity of the uninsured.

The preceding 8 points cite numerous studies and papers which illustrate the extensive evidence that the Patient Protection and Affordable Care Act, as amended by Section 1002 of the Health Care and Education Reconciliation Act, substantially affects interstate commerce. These citations are included in their written entirety for the record.

# RECOGNIZING WALTER RICHARDSON UPON RECEIVING THE CONGRESSIONAL GOLD MEDAL

**HON. JEFF MILLER**

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, March 25, 2010*

Mr. MILLER of Florida. Madam Speaker, I rise today to recognize Mr. Walter Richardson, a veteran, a Tuskegee Airman, and a true American hero. Walt has spent his life dedicated to his country, his community, and his family, and I am proud to honor his achievements and life of service.

A Pensacola, Florida native, Walt Richardson is first and foremost an American patriot. During his thirty years with the United States Air Force, Walt served in many of our Nation's wars and conflicts. Walt joined the revered Tuskegee Airmen, training at Tuskegee Army Airfield in a variety of disciplines that would serve him throughout his entire career. During his time with the Tuskegee Airmen, Walt was part of "Operation Happiness," the first all-military troupe to entertain at air bases. His military service also took him to Vietnam, and while stationed at Dover Air Force Base, Walt became the first African-American to be promoted to master sergeant in the field maintenance squadron. He retired as a chief master sergeant, the highest enlisted rank in the Air Force.

Beyond his full-time career with the Air Force, Walt is a dedicated community servant in Northwest Florida. For the past 29 years, he has served as a permanent deacon of St. Mary Parish in Fort Walton Beach. He also recently completed a book about his life story entitled "How Great Thou Art: A Black Boy's Depression-era Success Story." In 2009, Walt traveled to Washington, DC, as a special guest of the President for the inauguration. For his service to his country as part of the Tuskegee Airmen, I have the honor of presenting Walter Richardson the Congressional Gold Medal, the highest civilian honor in the United States.

Madam Speaker, on behalf of the United States Congress, I am humbled to venerate Walt Richardson as an American hero and a community leader. Our Nation is proud and grateful for his courage, service, and patriotism. My wife Vicki and all wish all the best to Walt, his wife, Helen, his eight children, his grandchildren, and his entire extended family.

SMALL BUSINESS AND INFRA-  
STRUCTURE JOBS TAX ACT OF  
2010

SPEECH OF

**HON. CAROLYN B. MALONEY**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, March 24, 2010*

Mrs. MALONEY. Madam Speaker, as chair of the Joint Economic Committee, I ask the Commissioner of the Bureau of Labor Statistics to come before my committee and report on the latest employment situation.

In February 2009, the BLS Commissioner reported grim employment statistics.

At that hearing we learned that in January of 2009, total nonfarm payroll employment fell by 779,000 jobs. That was a staggering number.

A number like that made it abundantly clear that the task of turning the economy around was going to be enormous.

The bursting of the housing bubble and the stock market decline vaporized trillions of dollars in household wealth, leaving consumers reeling and unwilling or unable to spend.

It was a situation that called for unprecedented interventions, swift action, and—let me acknowledge it—a thick skin.

It was a situation where we needed to act on many fronts all at once to get the economy on track and restore the stability of the financial system.

The Fed prevented another Great Depression and the stimulus bill proved central to our recovery.

The stimulus bill included the fastest and one of the largest tax cuts in our history. Tax cuts went out almost immediately for 95 percent of working Americans.

We passed 24 tax cuts to date including some for small businesses, first time homebuyers and families with kids in college.

We helped struggling State and local budgets with badly needed funding to keep teachers in the schools, and police on the streets.

We extended unemployment benefits to help those who had lost a job through no fault of their own.

We passed tax cuts for 1st time homebuyers.

We passed Cash for Clunkers.

We passed the HIRE Act to provide tax incentives for private sector businesses that hire out-of-work Americans.

The House is now set to pass the Small Business and Infrastructure Jobs Tax Act, which will, among other things, extend the "Build America Bonds" program from the Recovery Act.

This program has been extremely successful at reducing the cost of financing for State and local governments which use the money for rebuilding of schools, sewers, and hospitals, rebuilding America and putting people back to work. I urge every one of my colleagues to vote for this bill.

And the actions we have taken have begun to have effect. Not as fast as any of us would like—but turning a supertanker of an economy like ours around—just can't happen on a dime.

First, the jobs losses began to moderate—decreasing month after month.

Then our Gross Domestic Product turned around from minus 6.4 percent in the first quarter of 2009 to a plus 5.9 percent last quarter.

At the last two jobs hearings before the JEC, the BLS Commissioner reported that the number of unemployed persons was essentially unchanged. The punishing job losses had been stopped.

In November 2009, the economy actually created jobs, on net. I expect that soon the economy will start creating jobs every month and Americans will start going back to work.

It was also important for our long-term economic health that we took the historic step of reforming health care. Left unchanged, the soaring costs of health care insurance were a problem that would be certain to act as a drag on our economy.

And, according to the non-partisan Congressional Budget Office, health care reform will produce a net reduction in federal deficits of \$143 billion over the next ten years. And it is estimated, by \$1.3 trillion over the next 20.

It sometimes seems that in all the noise, ill will, and the invective, what has really been accomplished by this country has been lost or overlooked.

18 months ago, we stood on the brink of an economic abyss so deep and dark it was fearful to even contemplate. The voices of doom were many, the predictions grim. The outlook was uncertain.

Though much remains to be done, so much has already been achieved.

It has been a tough year—it is tough for millions still. But we are making progress. We are not there yet—but without question we are moving forward.

As I look out on America and contemplate our future—I am filled with hope and optimism. The steps we have taken—have put us on the path to recovery and renewal.

And as we prepare for spring recess, let's be mindful of the season and the "green shoots" that are beginning to push upwards.

REMARKS ON THE PASSING OF  
COLONEL JOHN REES**HON. K. MICHAEL CONAWAY**

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Thursday, March 25, 2010*

Mr. CONAWAY. Madam Speaker, I rise tonight to pay tribute to a visionary man and true American hero, Colonel John Rees.

John Cliff Rees was born in 1922 on his family farm in Mason County, Kentucky. After graduating from high school and then Bowling Green Business University, he met and married the love of his life, Bess Anderson. Not long after that, John joined the Army Air Corps and was commissioned as a 2nd Lieutenant in 1944.

In time, John would serve in four wars: World War II, Korea, Vietnam, and the Cold War, eventually earning the rank of Colonel. While there are many men who have served with as much pride, honor, and distinction as Colonel Rees has, I remember him today specifically for the last stop on his tour of duty. As Colonel, he was appointed the Wing Commander at Goodfellow Air Force Base in San Angelo, Texas. In that position, both he and his wife came to be known and loved by the people of San Angelo. A kind man with a keen intellect, Colonel Rees worked relentlessly to forge a deeper bond between the Base and the City.

In one of his lasting legacies to the people of San Angelo, he was instrumental in bringing a linguistic training center to the base, breathing new life into its mission and ensuring that the base would remain a strategic asset in the community for years to come.

Colonel Rees passed away on October 12, 2009. Some weeks ago, Colonel Rees' wife Bess also passed away on March 3, 2010. They will be laid to rest together the Friday after Easter, April 9, 2010, in Arlington National Cemetery. Colonel Rees was a dedicated and faithful servant of the American people and has rightly earned his place in Arlington.

Death is always a heavy burden to bear for those of us who remain behind, but I know that Colonel Rees is with God in all his glory and has been reunited with the love of his life in heaven. On behalf of the people of San Angelo, the people of Texas, and all Americans, I offer his family my deepest condolences. Your father fought gallantly to protect the nation he loved. He was our commander, our friend, our mentor, and our inspiration.

As Colonel John Rees is laid to rest next month, I know that the lives of his family and friends will dim just a bit. However, they need only look up to the sky to see that the stars over Texas shine brighter because he looks down on us all.

## HONORING IVONNE ALEXANDER

**HON. MARIO DIAZ-BALART**

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, March 25, 2010*

Mr. MARIO DIAZ-BALART of Florida. Madam Speaker, I rise today to honor Ivonne Alexander, a leader in South Dade's agriculture industry, and Chief Financial Officer of Nature's Way Nursery.

A native of Havana, Cuba, Ivonne came to the U.S. with her family at the age of 12. She studied accounting and finance at Miami-Dade College and Florida International University and took her first job with Farm Credit in 1972 as an accounting clerk. She later became a loan officer, and went on to be Internal Auditor, Senior Vice President and Area Manager. In 1995, she left Farm Credit and became general manager for Mike Costa Foliage, while at the same time, building her own business, Happy Days Nursery, and offering consulting to others.

Today, Ivonne continues to guide the agribusiness community in South Dade, and is the leader on issues affecting the industry like labor, immigration, the environment and the economy. She was the first woman in the Nation to be a loan officer and certified appraiser with Farm Credit and was named Agriculturist of the Year by the Greater Homestead/Florida City Chamber of Commerce. She has paved the way for others, specifically women, to follow her in the agriculture industry, in both farming and business components. Ivonne has the right attitude and mind frame to get the job done, and does not stop until she achieves positive results. Her passion, commitment and hard work have allowed her to get as far as she has, despite the fact that she is a woman in what has historically been a man's industry, and has inspired others to do the same.