

As a result, we House Republicans will put the Keep Your Plan Act on the floor for a vote tomorrow. The only way to stop every cancellation letter is by full repeal of this law. However, this bill will hopefully begin to ease some of the pain that working families are feeling because of President Obama's health care law.

Tomorrow, we will see who will put their constituents before policies and vote for a bill that could allow Americans to keep their plans.

I sincerely hope that my colleagues will act as a united voice and take the first of many steps to provide relief to the American people from the many burdens brought about by ObamaCare.

#### INDEPENDENT LIVING ENHANCEMENT ACT

(Ms. MICHELLE LUJAN GRISHAM of New Mexico asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Ms. MICHELLE LUJAN GRISHAM of New Mexico. Mr. Speaker, on Veterans Day, I had the honor of speaking at a veterans ceremony in Albuquerque, where I was reminded of our solemn responsibility that we have as lawmakers to do everything we can do to stand up for those who stand up for us.

That is why last month I introduced the Veterans' Independent Living Enhancement Act, bipartisan legislation that will help disabled veterans live independently and participate in family and community life.

Currently, only 2,700 veterans in the entire country can enroll in the VA's highly successful Independent Living Program each year. When you compare that to the 2.6 million veterans of the Iraq and Afghanistan wars alone, it is clear that this number is far too low, preventing veterans from getting the services and support they need.

My bill, which has both Democratic and Republican cosponsors, along with the support of a dozen different veterans and health organizations, would remove this arbitrary cap so that every veteran who can participate in it would benefit from the Independent Living Program.

Mr. Speaker, I urge the House to fulfill its responsibility to our Nation's veterans and their families and take up this commonsense, bipartisan legislation.

#### OBAMACARE

(Mr. MCCARTHY of California asked and was given permission to address the House for 1 minute.)

Mr. MCCARTHY of California. Mr. Speaker, the President's announcement today does little to change the need for Congress to act.

The President's promise of "if you like your plan, you can keep it," is an empty promise. Sadly, 1 million Californians are now finding out firsthand in the form of a letter that their current plan has been canceled.

One of those 1 million Californians happens to be a constituent of mine from Bakersfield, California. He wrote me recently to tell me how ObamaCare has failed him. He writes:

Our youngest son was born with a rare genetic condition that results in severe mental retardation, an inability to walk or talk, and a need to be tube-fed directly into a surgically implanted port in his stomach.

Our longtime insurance carrier, Kaiser Permanente, has been great about caring for our son, who requires 24-hour care and special medication and formulas, all of which are very expensive.

Well, we just learned today that our previous coverage, not cheap by any means, with a premium of nearly \$1,000 a month, is no longer available, and that a far inferior replacement plan with less coverage and more out-of-pocket exposure will cost \$626 a month more, bringing our total to over \$1,600 a month.

With the added out-of-pocket expenses, we anticipate for his care in the coming year we expect to pay about \$24,000 more for care next year than this year, all thanks to ACA.

That is why we must take up and pass Keep Your Health Plan Act, and we ask the Democrats to join with us, to keep a pledge, to keep a promise, and stop increasing the cost for the constituents.

#### OBAMACARE

(Mrs. CAPPS asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Mrs. CAPPS. Mr. Speaker, I rise to tell the story of one of my constituents' experiences with the Affordable Care Act, Allan, from Santa Barbara County.

Prior to the Affordable Care Act, his wife was paying \$20,000 a year in insurance premiums. She has a preexisting condition. Even though it costs so much, she was thankful to have any coverage at all.

When Covered California, our online marketplace, opened, she made a call, looked at her options, and found a plan that works for her. This plan saved them \$8,000 a year, and it was a much better plan.

We know that the rollout nationally has been sloppy, that the law is not perfect, and that there are real issues we must fix. We must fix those problems without diminishing the true benefits the law is giving to families in my district and across the country. So now is the time to work together to ensure all Americans have access to quality, affordable health care.

#### OBAMACARE

(Mr. UPTON asked and was given permission to address the House for 1 minute.)

Mr. UPTON. Mr. Speaker, for the last 3 years, the President personally promised that if they liked their current health care plan, that they could keep it "no matter what," period.

But cancellation notices are now arriving in millions of mailboxes across

the country. In the great State of Michigan, some 225,000 folks will see their plans terminated because of this law. That is twice the number of people who have even tried to select a plan nationwide.

I have heard from countless families back home who took the President at his word. They are upset—yes, they are—and worried about how they are going to make ends meet.

A self-employed family of three in Bangor, Michigan, had purchased their own insurance for more than 30 years. Their BlueCross/BlueShield plan was working well, had no deductible, a \$750 monthly premium. To replace it, the premium is going to nearly double to \$1,393 and their deductible will jump to \$2,800. In their own words, they told us, they had been thrown under the bus. Sadly, they are not alone.

Tomorrow, we will vote on the Keep Your Health Plan Act, a straightforward, 1-page bill that says if you like your coverage, you ought to be able to keep it.

Let's keep that promise.

#### OBAMACARE

(Mr. CARTWRIGHT asked and was given permission to address the House for 1 minute.)

Mr. CARTWRIGHT. Mr. Speaker, I rise to share with you the story of a couple from Catasauqua, Pennsylvania, the Zakoses.

In a one-on-one session last Monday, that is, a week ago Monday, Beverly and Bob Zakos of Catasauqua sat as the navigator, Mr. Hartman, worked online through their application with them. This time, although they had had a prior bad experience, the online connection worked "like a charm," Hartman said. Once it is finished, the Zakoses will get a plan that will be more than \$500 a month less expensive than the COBRA coverage they had been purchasing for \$1,200, even without subsidies.

At 62 years old, Mr. Zakos is hoping that with some adjustments to his income and his wife's Medicare, he can qualify for hundreds more a month in subsidies. I take that from the Allentown Morning Call.

#### OBAMACARE

(Mrs. WALORSKI asked and was given permission to address the House for 1 minute.)

Mrs. WALORSKI. Mr. Speaker, I am pleased to cosponsor the Keep Your Health Plan Act to make sure individuals can keep the health care plans they like and need.

I have asked Hoosiers in the State of Indiana to share their stories with me about their experiences with ObamaCare. The stories are shocking.

Kathryn from South Bend got this letter from her insurance company stating that her plan will be canceled. Her monthly payments will increase from \$186 per month to \$329 per month—nearly double.

Kathy from Elkhart is a cancer patient undergoing chemotherapy. Under ObamaCare, she now has to pay over \$1,200 a month just for her own coverage.

Barton, a small business owner, said his group premiums will increase up to 80 percent this year.

These are serious problems causing incredible hardships for the very people we represent.

It is time to work on commonsense reforms that will lower health care costs and improve the quality of care for our constituents.

If we work together, we can get it done.

#### JUST KEEP TRYING

(Mr. DANNY K. DAVIS of Illinois asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. DANNY K. DAVIS of Illinois. Mr. Speaker, Kathy Kanak can be persistent. Late last Wednesday, the 57-year-old of Libertyville became one of the first known enrollees of health insurance at the glitch-stricken online marketplace operated by the Federal Government for 36 States, including Illinois. "I just kept trying," she said. "Tell people to just keep trying, and they will get in eventually."

With Federal tax credits, the Kanaks will pay about \$260 a month in premiums less than what they paid before. They will be able to retain their family doctor and their dentist, and their annual deductible will drop to \$1,500 from \$5,000.

Just keep trying.

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#### OBAMACARE

(Mr. POE of Texas asked and was given permission to address the House for 1 minute.)

Mr. POE of Texas. Mr. Speaker, the House of Representatives has voted numerous times to repeal ObamaCare, but the President finally admitted today that ObamaCare is just not working. And so to save his flawed legislation, he has decided to selectively enforce the law, the individual mandate, the idea that you can keep your own insurance. He says he won't enforce the fine for noncompliance for 1 year.

His method is unconstitutional. The Constitution requires Congress to write, rewrite, and amend laws. No President can just use administrative discretion to not enforce laws or change the law. Administrative discretion is just not mentioned in the Constitution. Selective enforcement violates the 14th Amendment.

No President can just administratively change any law. What's next? Is he going to raise taxes by administrative order?

Congress must write the law. The President must enforce the law.

The House will address this very issue legally tomorrow by bringing up

legislation that now the President seems to support. I assume the former constitutional law professor will sign on this excellent legislation that you can keep your insurance if you like it.

And that's just the way it is.

#### OBAMACARE

(Mr. ROTHFUS asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. ROTHFUS. Mr. Speaker, over 200,000 Pennsylvanians have been notified that they will lose their plans because of President Obama's health care law. What these numbers don't tell you are the stories of hardworking western Pennsylvanians like Don and Karen from Johnstown.

Don is a Marine Corps veteran and former coal miner. He and Karen run a ministry that helps people in developing countries. Don recently let me know that he will lose his plan. He said:

I specifically bought a health plan that met my needs. I liked my plan very much and it was something I could afford.

When Don and Karen were able to get onto the Web site, the plan he was offered had a deductible of more than \$6,000. In Don's words, this is "ridiculous and unaffordable."

Unfortunately, their story is not unique. We need health care reform that works for Don and Karen and the rest of the American people. The Empowering Patients First Act and the American Health Care Reform Act provide a good place to start and a better way on health care reform.

#### OBAMACARE

(Mr. MULLIN asked and was given permission to address the House for 1 minute.)

Mr. MULLIN. Mr. Speaker, I rise today to say enough is enough. Enough of the rhetoric. Enough of the dishonesty.

Promises have been broken. We face critical situations that need to be made right. Countless Americans, and many within the Second District of Oklahoma, are going to their mailboxes only to learn that the health insurance plan they liked is being canceled.

In the House, we have chosen to listen to the American people through the Keep Your Health Plan Act. Individuals can actually keep the plan they like, and we can clean up the damage done by this administration's failures.

Aside from the consequences on individuals, business owners like me also face mounting regulations and penalties as a result of ObamaCare. Small businesses provide stability to our economy and employ millions of Americans. That stability has been jeopardized by the result of ObamaCare.

I will not sit back and watch Americans be subject to empty promises with

no solution in sight. I encourage my colleagues to join me in saying enough is enough and vote in support of the Keep Your Health Plan Act.

#### OBAMACARE

(Mr. GARDNER asked and was given permission to address the House for 1 minute.)

Mr. GARDNER. Mr. Speaker, as my colleagues today have already pointed out, the President made this promise to the American people:

If you like your health care plan, you will be able to keep your health care plan. Period.

I have in my hand a letter sent to my office from Noel, from Akron, Colorado, in my district. This is, in part, what it says:

I am a 37-year-old automotive mechanic in the family business, volunteer firefighter, devout Catholic. My wife, Heather, is a 33-year-old third grade teacher. Our daughter is 2 years old, our son is 1 year old, and our third child is due in March. I recently received a letter from Rocky Mountain Health Plan stating that my existing policy is canceled as of January 1, 2014, due to mandated government policies.

250,000 Coloradans have lost their insurance. That is more people than have now signed up across this country, nationwide, for ObamaCare.

Noel, you are not alone. I join you because I too lost my health insurance when I chose to opt out of the congressional coverage, one of the 250,000 people that lost our coverage. And it is time for this President to uphold his promise to the American people.

#### OBAMACARE

(Mr. BUCSHON asked and was given permission to address the House for 1 minute.)

Mr. BUCSHON. Mr. Speaker, as a physician, my goal is to make certain that every American has access to quality, affordable health care.

The President and congressional Democrats promised that you can keep your health insurance if you like it. Well, we learned yesterday that in my home State of Indiana, only 701 Hoosiers have signed up successfully for the Affordable Care Act, while over 108,000 Hoosiers have had their current plans canceled. I think the people of Indiana know this promise has not been kept.

Mary, from Evansville, Indiana, wrote to me about this very thing. She said:

Our insurance is excellent. I had a heart attack a year ago. We met our deductible this year, but insurance has paid for everything recommended, 2 months of cardiac rehab, prescriptions, and even more surgery. My insurance and my doctors saved my life, and now I am at risk of losing both.

On Facebook, Andrea wrote that she was able to extend her plan for her and her son till next December, then it