

Plass lives with her husband, a self-employed business owner, in a rural border town just inside the California-Oregon State line. Their longtime family doctor is in Oregon, as well as the closest hospital. These letters I have here also point out that they have had their insurance coverage canceled recently, so this notification has thrown them into a tizzy because of the law and their plan has been canceled. They now have to enroll in a plan that they don't like, that is inferior and increasing their costs by hundreds of dollars each month.

Tricia wrote to me and said:

I have been told I will not have coverage for our regular doctor in Oregon that our family has been seeing for years and, of course, our closest hospital which is also in Oregon. We are now living with a constant fear that our new policy under ObamaCare will not even provide coverage when we need it.

Mr. Speaker, this is wrong. Mr. President, it is broken. We need to support a new plan.

#### OBAMACARE

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

Ms. NORTON. Mr. Speaker, when the time comes, Members and staff will get their insurance at dhealthlink.com. They will have a good chance to pay less because they will have 267 choices.

In advance, one of my staff members, who has a name-brand policy from our Federal program, went on dhealthlink.com and found that she could get a comparable policy for at least \$100 less with no deductible.

If Republicans want to deal in anecdotes, hers is far more typical than those from the crowd who have gone from 41 repeals to their new strategy of actively sabotaging the Affordable Care Act.

#### OBAMACARE

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

Mr. WILSON of South Carolina. Mr. Speaker, ObamaCare is a disaster. The President knows it; Congress knows it; and most importantly, the American people now know it.

The President claims to be working with Congress to stop the train wreck the ACA is waging on American families. Actions speak louder than words. It is time for him to engage with House Republicans to find a solution.

We must help Mary in Lexington, South Carolina, whose health care policy premium has already increased 275 percent since the beginning of this year; and Rebecca from Aiken, who will be forced to pay \$600 more a month for the same coverage in January; and Alvin, an uninsured veteran also living in Aiken, who has tried to purchase in-

surance on the government health care Web site but can't afford it because the premium will be higher than his mortgage, utilities, and Internet combined.

This is absurd. For the sake of the middle class, we must replace ObamaCare with commonsense solutions that protect families, provide a safety net, and promote jobs.

In conclusion, God bless our troops, and we will never forget September the 11th in the global war on terrorism.

#### OBAMACARE

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

Mr. HUIZENGA of Michigan. Mr. Speaker, at least 225,000 residents of Michigan have—or will shortly—received letters informing them that their current health insurance policies will be canceled because of ObamaCare. To put that number in context, more people in Michigan have had their private health care plans canceled due to ObamaCare than have even selected the private plan nationwide on healthcare.gov.

Adding insult to injury, the dismal enrollment number announced by the administration does not represent an adequate depiction of the ObamaCare experience. Whether it is Nancy from Grant, Barbara from Walker, Terry from Grandville, or David from Twin Lake, my constituents all seem to be sharing the same experience: frustration, followed by exasperation, rounded out with higher costs that they can't afford. We hear you, and I am here for you.

The reality of the ObamaCare “experience” is a Web site that is difficult to navigate—when it actually works—coupled with policy options that result in higher health care costs for Michigan consumers.

I applaud my friend and colleague, FRED UPTON, who is going to be leading a charge to provide a legislative solution for that problem tomorrow. I hope our friends across the aisle will be able to provide that same relief to their constituents, and I hope they will join me in doing so.

#### OBAMACARE

(Ms. BROWN of Florida asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Ms. BROWN of Florida. Mr. Speaker, you can fool some of the people some of the time, but you can't fool all of the people all of the time. The House Republicans have passed a bill 44 times to rescind the health care bill. ObamaCare is because Obama cares. The shutdown cost the American people \$24 billion.

I come from the great State of Florida where the Medicaid extension has not, to this time, been accepted. That means that over a million people—a million people—will not receive health care.

Every time I speak to a group of students at the Florida A&M University, I ask them how many students can stay on their family plan because of ObamaCare? Every single hand goes up.

So let's be clear: the first rollout was the proposal that let over 3 million people stay on their family plan. And the doughnut hole, because Obama cares, we are closing that that was instituted under the Bush administration.

I really do believe to whom God has given much, much is expected. I really do expect more from the people's House than what we have gotten from the Republican leadership.

#### OBAMACARE

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

Mr. CRAMER. Mr. Speaker, Wayne and Leann Buchholz operate a ranch near Rhame, North Dakota. They have never been active in politics, but a recent letter from their insurance company has changed all of that, for their letter informed them that they would be losing their health care coverage due to the excessive regulations of ObamaCare.

Mr. Speaker, 36,000 North Dakotans are receiving similar cancellation notices, similar to that of Wayne and Leann. Each of these figures on this poster represents over 1,200 North Dakotans just like Wayne and Leann.

On the other hand, only 30 North Dakotans have been able to sign up for ObamaCare through the first month—not 30,000, not 3,000, not even 300, Mr. Speaker—30. Each figure on this part of the graphic represents one North Dakotan able to sign up.

Mr. Speaker, in North Dakota, like much of America, a man's word is his bond. We must help the President make good on his promise and pass the Keep Your Health Plan Act tomorrow.

IHC HEALTH SOLUTIONS,  
INDEPENDENCE HOLDING GROUP,  
Phoenix, AZ, September 30, 2013.

Re Companion Life Insurance Company, Discontinuation of your Coverage, Contract Amendment to extend coverage until April 1, 2014

IMPORTANT NOTICE: THIS AFFECTS YOUR INSURANCE CONTRACT RIGHTS. PLEASE READ CAREFULLY.

DEAR LEANN C. BUCHHOLZ: This notice is to inform you that Companion Life Insurance Company (“Companion Life”) will be exiting the individual major medical insurance market in North Dakota effective March 31, 2014 at midnight. This decision was prompted by the increased regulation since the federal government's passage of its recent federal health care reform, commonly referred to as the Patient Protection Affordable Care Act (“PPACA”). The increased regulation will make it difficult for Companion Life to continue to operate and compete meaningfully in North Dakota's individual major medical market. As such, your referenced insurance coverage will terminate on your first premium due date on or after our March 31, 2014 market exit (date reflected above), or earlier if your premium is not received when due.

Your current coverage with Companion Life has an annual anniversary date on or after December 31, 2013 but before March 31, 2014. Typically, you would receive a renewal notice from us prior to this date with an offer to renew with new rates. However, since we are exiting the market, we cannot offer you a renewal on a PPACA compliant major medical product in calendar year 2014. Instead, we will extend your current coverage from your policy anniversary date until your premium due date on or after March 31, 2014. This coverage will be provided at your current rate. Please find enclosed an amendatory endorsement to include with your current insurance contract indicating your health insurance coverage's new termination date as of April 1, 2014.

We are pleased to inform you that there are many options for you to secure health insurance coverage after your coverage termination date with us or prior. You may purchase insurance in the general marketplace or through the Federal Exchange. As brief background for you, PPACA created a new mechanism for purchasing insurance coverage called Exchanges or Marketplaces, which are entities that have been or will be set up in states to create an organized and competitive market for health insurance for qualified individuals and employers. Please go to <https://www.healthcare.gov/marketplace/individual> for information concerning health insurance coverage on the Federal Exchange.

Please remember that your health insurance with Companion Life is effective until April 1, 2014, as long your premiums are paid through that date. It has been our pleasure to serve as your health insurer. If you have any questions or concerns, please feel free to contact us at 1-800-518-4510 or by email at [questions@ihcgroup.com](mailto:questions@ihcgroup.com)

Sincerely,

COMPANION LIFE INSURANCE COMPANY.

COMPANION LIFE INSURANCE COMPANY,  
Columbia, South Carolina.

#### AMENDMENT 1

It is understood and agreed that the Policy and Certificate to which this Amendatory Endorsement is attached is amended as follows with respect to Covered/Insured Persons residing in North Dakota as of the effective date of their certificate evidencing their insurance coverage under the Policy:

Any Renewability or Termination of Insurance provisions of Your Certificate/Policy that indicates that insurance coverage will terminate following 180 days after Our decision to discontinue offering health insurance in the individual market in the state your coverage was issued is amended by adding the following:

The health insurance coverage for You and any Dependents covered under the Policy will terminate on April 1, 2014. Pursuant to the terms of the Policy, We will continue Your health insurance coverage at the current rates and benefits for Insured/Covered Persons up to this termination date, unless coverage terminates earlier in accordance with the Policy's provisions regarding termination due to the non-payment of required premiums when due.

This Amendatory Endorsement is endorsed and made part of the Policy and Certificate to which it is attached as of October 1, 2013.

This Amendatory Endorsement is subject to all provisions of the Policy which are not in conflict with the provisions of this Amendatory Endorsement. Nothing in this Amendatory Endorsement will be held to vary, alter, waive, or extend any of the terms, conditions, provisions, agreements, or limitations of the Policy other than stated above.

In Witness Whereof, the Insurance Company has caused this Amendatory Endorsement to be signed by its President.

TRESCOTT N. HINTON, Jr.,  
President.

#### OBAMACARE

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

Mr. CAMP. Mr. Speaker, today I rise on behalf of the people I represent in Michigan's Fourth District who are feeling the real impact of ObamaCare. They are paying more for health care, losing the coverage they have and like, and having their work hours cut.

I have been receiving calls, emails, and letters from people worried about the negative impacts ObamaCare is having on their lives.

Jeff Frazier from Midland, Michigan, wrote:

My wife has been recently informed by her insurance carrier that her health care policy "does not comply with the Affordable Care Act." Now we must purchase a new policy to get the same coverage at an 18 percent increase in our premium. So, what happened to the "if you like your insurance, you can keep it"?

Unfortunately, Jeff's story isn't unique. He and an estimated 225,000 people in the State of Michigan and millions of Americans across the country are losing the coverage they have and like because of ObamaCare.

I urge my colleagues to join me in standing up against higher health care costs, dropped coverage, and reduced work hours that are hurting the constituents I serve in Michigan and Americans all across the country.

#### OBAMACARE

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

Mr. LANCE. Mr. Speaker, New Jersey's largest newspaper, the Newark Star-Ledger, yesterday reported that fewer than 27,000 people have signed up for private health care insurance via the troubled ObamaCare Web site, [healthcare.gov](http://healthcare.gov). The number includes just 741 in New Jersey.

These enrollment numbers are being dramatically outpaced by the millions of Americans, including at least 800,000 New Jerseyans, who are losing their plans because of the law, despite the President's promise they would not.

The House will vote tomorrow on the Keep Your Health Plan Act that will provide much-needed certainty and relief to Americans who have lost or are about to lose their current health care coverage.

I encourage President Obama to keep his promise to the American people and join Members of Congress on both sides of the aisle in support of letting those who like their current health care plans keep them under the law.

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#### OBAMACARE

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

Mr. KELLY of Pennsylvania. Mr. Speaker, sometimes the truth hurts, and for a quarter of a million Pennsylvanians, the truth really hurts because they are losing their health care plans.

Mike McKean and his father own and operate Titan Tool Company. It is a small business in Fairview, Pennsylvania, that their family has run since 1920. In his letter to our office, Michael wrote:

My dad has always prided himself of offering 100 percent health care coverage for every single one of our associates. It has been this way for as long as I can remember.

However, under ObamaCare, their yearly premium will rise 113.9 percent, taking the cost from \$120,000 to \$227,000. One of his employees will see her monthly premium go from just over \$300 to \$940. That is a 249 percent increase.

In Michael's words:

This type of increase is too much for the company to weather. Next year, for the first time in decades, my father and my family are forced to drop insurance coverage for our employees.

He also added:

Being the generous and concerned person my father is, he said he would give each employee this year's cost of premiums to offset the rise in costs, but beyond that, he cannot afford to do any more. This means that, next December, we will all have to pay enormous increases out of our pocket for poorer coverage.

That happens to be the truth, and not one that they have to go back on later on.

#### OBAMACARE

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

Mr. NUNNELEE. Mr. Speaker, they said implementing ObamaCare is going to be a train wreck, and that train wreck went right through the Etta community in Union County, Mississippi, and ran right over Reverend Bobby Irvin. Reverend Irvin tells me:

I had health insurance. I was happy with my coverage. Specifically, it is a coverage that I picked out and I selected, and my policy was canceled because it did not meet ObamaCare guidelines.

Reverend Irvin was made a promise by the President of the United States: if you like your health insurance, you can keep it. That promise has been broken. It is vital that we pass the Keep Your Health Plan Act so this House can step up and honor the promise that was made to Reverend Irvin and those Americans like him: if you like your health insurance, you can keep it.

#### OBAMACARE

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