The ACA limits the ability of insurers in the small group market to charge higher premiums based on age, preexisting health conditions and gender.

The H.R. 3522 creates exceptions to these important protections in the ACA for the next five years.

In addition, this bill allows insurers to charge small businesses higher insurance rates for coverage based on the age, gender and health status of their employees, which is prohibited by the ACA.

This will make working for small employers less attractive to workers, which can make the cost of labor higher as employers are forced to offer higher pay to attract workers while simultaneously paying higher rates for insurance

H.R. 3522, will continue unnecessary uncertainty regarding the year-to-year cost of providing ACA mandated healthcare coverage to employees should a major health event occur or accident impact the health care cost of an employee.

The Administration strongly opposes H.R. 3522 because it threatens the health care security of hard working, middle class families.

Today, the nation is experiencing the lowest rate of health care price inflation in nearly 50 years.

We are also seeing a very slow growth in other measures of health costs, which have combined to dramatically slow the growth of small business premiums.

While health care costs are rising at low rates and choices for small businesses are improving through the Health Insurance Market-place, this bill would be a major setback.

The Administration's transition program for non-ACA compliant plans to ACA compliant health insurance plans allows States to work to make sure that health plans remain affordable and compliant with the ACA.

We should make sure insurance plans offered to millions of small business workers do not reverse the progress made to extend quality, affordable coverage to millions of uninsured, hardworking, middle class families.

Before the ACA, ill people could only obtain high premium insurance that did not provide coverage for a pre-existing illness or medical condition.

Insurance companies could use annual caps on coverage that resulted in very high out-of-pocket costs to people who were paying for health insurance, but had no coverage for a medical condition.

The ACA brought relief to those with health insurance, those with pre-existing health conditions and the working poor where the Medicaid expansion was implemented.

Because of the health care law, for the first time, insurance companies in the individual and small group market are required to cover ten essentials, which include:

Outpatient care:

Emergency room visits;

Treatment in the hospital for inpatient care; Care before and after child births:

Mental health and substance use disorder services: behavioral health treatment, counseling, and psychotherapy;

Prescription drugs;

Services and devices to promote recovery from injuries, disabilities or chronic condition: physical and occupational therapy, speechlanguage pathology, psychiatric rehabilitation, and much more:

Lab tests:

Preventive services such as counseling, screenings, and vaccines; and

Pediatric services that cover dental care and vision care for kids.

The Affordable Care Act is one of the largest expansions of general healthcare, mental health and substance abuse disorder coverage in a generation.

THE AFFORDABLE CARE ACT

13 million Americans received \$1.1 billion in rebates from their health insurance companies last year.

105 million Americans have free preventive services.

Millions of women now have free coverage for comprehensive women's preventive medical services.

100 million Americans no longer have a lifetime limit on healthcare coverage.

17 million children with pre-existing conditions can no longer be denied coverage by insurers.

6.6 million young-adults up to age 26 can stay on their parents' health insurance plans.

6.3 million Seniors in the "donut hole" have saved \$6.1 billion on their prescription drugs. 3.2 million Seniors have access to free annual wellness visits under Medicare, and

360,000 Small Businesses are using the Health Care Tax Credit to help them provide health insurance to their workers.

STATISTICS ON TEXAS AND THE AFFORDABLE CARE ACT

3.8 million Texas residents receive preventative care services.

7 million Texans no longer have lifetime limits on their healthcare insurance.

300,731 young adults can remain on their parents' health insurance until age 26.

5 million Texas residents can receive a rebate check from their insurance company if it does not spend 80 percent of premium dollars on healthcare.

4,029 people with pre-existing conditions now have health insurance.

In 2014, insurance companies will be banned from: discriminating against anyone with a preexisting condition, charging higher rates based on gender or health status, enforcing lifetime dollar limits, enforcing annual dollar limits on health benefits.

Attempts to weaken or end the ACA are wrong. The unwillingness of the majority to make sure that those in our society with the greatest need health care coverage, but do not have the financial means to be denied access to healthcare are doing the nation a disservice.

I urge my colleagues to oppose H.R. 3522.

CELEBRATING BRENNON MOBLEY, JAMES RICHFIELD, AND J.D. HARTWIG

HON. MARSHA BLACKBURN

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 11, 2014

Mrs. BLACKBURN. Mr. Speaker, changing the world is no small feat. Many feel the call, but not many set out, put feet to their prayers and dreams, and actually change the world for the better. Three collegiate men from Belmont University have spent the summer putting more than their good wishes into motion. I rise today to honor Brennon Mobley, James Rich-

field, and J.D. Hartwig as they work to complete their heroic cross-country cycling tour.

Cycling across the county is certainly a noble endeavor. Nobler still are the 147 million reasons these three men are offering up their summer with blood, sweat, tears, and bike tires. By teaming up with 147 Million Orphans, a nonprofit founding in 2009 by two Middle Tennessee mothers seeking to meet the critical needs of orphans, the three will raise money to build a school in Honduras as they cycle the 3,300 miles from Oceanside, Oregon to Washington, DC.

Whether participant, parent, friend, supporter, or community member, those who have offered their time, talents, and treasures to this incredible summer ride bear witness to the power of coming together, in the name of the Almighty, for a common good. I ask my colleagues to join with me in celebrating the loving-kindness of Brennon Mobley, James Richfield, and J.D. Hartwig as we all continue the sacred work of protecting and serving the least among us.

TRIBUTE TO LOU MUMFORD

HON. FRED UPTON

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES Thursday, September 11, 2014

Mr. UPTON. Mr. Speaker, I rise today to recognize a much beloved member of our community and a well-respected journalist, Lou Mumford, on the occasion of his retirement from the South Bend Tribune newspaper.

For the past 43 years, Lou has reported the news as it unfolded in Greater Michiana. He is an excellent writer with a trusted, familiar voice, gentle humor, and a strong sense of integrity. He was a true journalist's journalist, exemplifying the newspaper industry's gold standard.

During his many decades at work, Lou has seen it all, both good and bad. From covering everything from the high school football team to the courthouse; providing eyewitness accounts to presidential visits; to reporting on the grand national scene and sharing the stories of individuals living right within our community.

When Lou was covering local politics or breaking news out of Washington, you always knew what to expect. His questions were fair, unbiased, and intuitive. You were never going to get a free pass, but you would always be treated with the utmost courtesy and respect. It is impossible to not develop a deep professional respect and admiration for a man of Lou's character. And despite our unbridgeable differences—he roots for the White Sox and I am a dyed-in-the-wool Cubs fan—I am grateful for the warm personal rapport we developed over the years.

Lou has a knack for reading the political field—the history, personalities, issues, and all their nuances—because he understands people and what makes them tick. He also empathizes and brings the reader along with him on an emotional journey. This is where Lou showed his true strengths.

His columns shared the lives of ordinary folks in our own community, touching upon the full range of human emotions. His stories about everyday lives could warm the heart, bring a smile to our face, or a tear to our eye.

Sometimes both in the same story. They reminded us all of what is really important in life—our own experiences, family, friends, and community.

The great journalist Bob Schieffer once remarked that "journalism is a great way to do public service, to have an impact on your community." While the dawn of each day unveiled new stories on the pages of the South Bend Tribune, one thing remained constant through the years, and that was the steady voice of Lou Mumford. Our community is grateful for Lou's dedicated years of service to our community. We wish him all the best in his retirement, and do hope his story telling will continue.

HONORING JOSHUA KATZ AND THE POW-MIA-OREE PROJECT

HON. THEODORE E. DEUTCH

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES Thursday, September 11, 2014

Mr. DEUTCH. Mr. Speaker, I rise today in honor of Joshua Katz, Boy Scouts of America Troop 215, for his work honoring our deceased and missing veterans. As a public servant and the son of a World War II veteran whose bravery motivated me to serve in Congress, I am so proud of Joshua's dedication to our soldiers.

In honor of POW-MIA National Remembrance Day, which is celebrated on the 3rd Friday of every September, Joshua created the POW-MIA-OREE Project to encourage Boy Scouts nationally to become more involved in veteran recognition. The project calls for the reading of the names of every soldier laid to rest in the South Florida National Cemetery and the placement of a commemorative warker on each headstone. Ensuring that this event took place was so important to Joshua that he funded the project out of his own savings. This heartfelt act of advocacy will ensure that no soldier becomes a forgotten hero.

Representing a district home to veterans of every major conflict since World War II, I know very well the sacrifices that our military men and women and their families have made for our country. Joshua Katz's commitment to honor our men and women in uniform should serve as an inspiration for us all, and I have no doubt that he has a bright future in store.

HONORING FATHER DEXTER SUTTON BREWER

HON. MARSHA BLACKBURN

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES Thursday, September 11, 2014

Mrs. BLACKBURN. Mr. Speaker, there are souls so magnificent and so dedicated to the service of others, that when the opportunity comes to offer them our gratitude, our words feel small in comparison. I rise today to celebrate one of Middle Tennessee's true servants, Father Dexter Sutton Brewer, on his 25th anniversary of ordination to the priesthood.

Father encountered the Almighty first in the Baptist church as a child and later in the Catholic faith as a student at Yale. He earned his law degree in 1982 and was ordained into

the priesthood in 1989. From clerking for the Tennessee Supreme Court to teaching at Father Ryan High School, from shepherding the souls at Christ the King Parish to tending the flock as both judicial vicar and vicar general for the Diocese of Nashville, Father Dexter offers his life in the pursuit of wisdom, beauty, and justice.

A prayer written at America's birth calls on the most gracious God "to replenish His servant with the truth of doctrine, and endue him with innocence of life, that he may faithfully serve before God, to the glory of His great Name and the benefit of the holy Church." Throughout the past 25 years, these words have been fulfilled through the humble and grand service of Father Dexter Sutton Brewer. I join with Father Dexter's family, parish, and all those gathered to celebrate his Silver Anniversary in offering thanks to the Almighty for His servant.

REMEMBRANCE OF THE VICTIMS ON SEPTEMBER 11, 2001 AND BENGHAZI ON SEPTEMBER 11, 2012

HON. GUS M. BILIRAKIS

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES Thursday, September 11, 2014

Mr. BILIRAKIS. Mr. Speaker, today, we bow our heads in solemn remembrance of the victims lost in the terror attacks on this country on September 11, 2001 and in Benghazi on September 11, 2012.

On September 11, 2001, America changed. Terrorists who despise all that is good and true about America killed thousands of innocent citizens.

On September 11, 2012, more Americans were killed at the consulate in Benghazi. We were reminded the fight is not over, and that America still has enemies.

We reflect with gratitude on all of the men and women who have bravely fought to defend us from anyone seeking to harm the United States and her citizens.

We pray for all those still fighting, and for those who answer the call of duty in years to come.

On this somber day in our nation's history, we stand united as Americans and steadfast in our resolve to ensure that our sacred ideals of freedom, justice, and prosperity continue to shine as a beacon of hope for future generations around the world.

May God continue to bless the United States of America.

OUR UNCONSCIONABLE NATIONAL DEBT

HON. MIKE COFFMAN

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES Thursday, September 11, 2014

Mr. COFFMAN. Mr. Speaker, on January 20, 2009, the day President Obama took office, the national debt was

\$10,626,877,048,913.08. Today, it is \$17,764,720,406,589.08. We've added \$7,137,843,357,676.00 to our debt in 5 years. This is over \$7.1 trillion in debt our nation, our economy, and our children could have avoided with a balanced budget amendment.

HONORING MR. ROBERT JORDAN

HON. BARBARA LEE

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 11, 2014

Ms. LEE of California. Mr. Speaker, I rise today with my colleague, Congresswoman DORIS MATSUI, to honor the extraordinary life of Mr. Robert Jordan. Mr. Jordan was a beloved brother, uncle, and friend. With his passing on August 7, 2014, we look to Mr. Jordan's personal legacy of community service, the joy he inspired in others through his passion and commitment to political advocacy, and the outstanding quality of his life's work.

Born on September 7, 1965 in Chicopee, Massachusetts, Mr. Jordan grew up in Fairfield, California. After graduating from Armijo High School in 1983, he attended college at the University of California, Santa Cruz. Mr. Jordan went on to graduate with a Bachelor of Science degree in Computer Science from California State University, Sacramento.

It was during Mr. Jordan's undergraduate studies at Sacramento State University that he began to get involved in politics. He joined the Sacramento State Young Democrats and the River City Democratic Club. From there, Mr. Jordan became engaged in field work on numerous political campaigns, most notably Barbara Boxer's 1992 "Year of the Woman" campaign.

After working on many campaigns, Mr. Jordan went on to join the staff of the California Democratic Party. He continued to serve selflessly as a staffer there for 22 years and under four different administrations. During his time at the California Democratic Party, Mr. Jordan became an expert on technology development and planning for state conventions and executive board meetings. He was also well known for his meticulous institutional memory and his ability to recall party rules, procedures, and history on issues both large and small. He acted as the Party's unofficial historian and was a key member of the staff, sharing his knowledge and experience, and mentoring his colleagues.

In addition to his work for the California Democratic Party, Mr. Jordan was actively involved in his community. He was passionate about lesbian, gay, bisexual, and transgender rights and was a supporter of The Trevor Project, a national organization that provides crisis and suicide intervention services to LGBTQ youth. He was also a supporter of the Lymphoma Research Foundation and a part of the fight against lymphoma.

Today, California's 13th Congressional District salutes and honors an outstanding Californian individual, Mr. Robert Jordan. His dedication and efforts have impacted so many lives throughout the state of California. I join all of Robert's loved ones in celebrating his incredible life. He will be deeply missed.