

Obtaining coverage has allayed the fears as costs rise, yet coverage itself keeps costs hidden and high. Our opaque, third-party payment system has obscured the true cost of receiving care from patients and physicians alike.

Prices are rising with no end in sight. We see examples of it every day, people who believe they are covered because they have insurance only to find out that, in some cases, they are just as vulnerable as those who are uninsured. The current system allows people who have insurance to end up paying more for a CT, for example, than if they had just paid cash.

This process and complexity of billing can allow this to happen. This lack of transparency in our healthcare system is a culprit, and it harms patients, physicians, pharmacists, and others who rely on it.

Consolidated hospital systems, the completely unregulated pharmaceutical middlemen, PBMs, and the insurance companies that are tied to both hospitals and PBMs have been increasingly profiting. These corporate giants have no motivation to offer transparency and discounts.

Costs remain deliberately hidden until the patient receives a bill. The number of healthcare administrators has grown more than 4,000 percent between 1970 and 2020. Consequently, spending on healthcare has increased 3,200 percent.

Is there any other conclusion than to tie rising costs to administrative glut? No. Administrative glut is largely to manage the regulations that our government has put in place, regulations that make healthcare more complex than the tax code. It is past time to cut the glut.

Medicine's malignant mergers, both vertical and horizontal, are creating behemoth healthcare systems like CVS, where insurance companies, PBM, pharmacy, and drive-by clinics are all together. This leads to patients being forced to go somewhere to receive their drugs and, in some cases, are told that they have to purchase brand-name drugs even when the generic equivalent is available. It is not about what is a better deal for the patient but what is a better deal for the PBMs and their ilk.

Americans are paying more than ever for coverage that limits their choices and doesn't always provide them access to care. The bloated bureaucratic special interests must be unveiled and Americans must educate themselves on cost drivers to forge sustainable solutions.

We need to focus on returning to a patient-centered healthcare system. Some people are starting to do this with things like direct primary care, which provides the patient with an array of services for a fixed cost that is actually transparent.

□ 1030

We need a system that allows patients to choose and fosters competi-

tion. The only way we are going to get a system like that is by shining a light on the shadows of our healthcare system. The answer is not more government, not more regulation but, rather, a concerted effort by Congress to bring our healthcare system out into the sunshine and to allow our sunshine to shine on these hidden practices; these practices are actually causing our prices to go up. No longer can we allow patients to bear the brunt of this complicated and very, very complex system.

The time is now to follow healthcare's money trail, unwind existing laws, or enact new laws that demand cost transparency, cut administrative glut, stop consolidation, and bring regulatory relief. Your health depends on it.

#### CONGRATULATING THE CAMP HILL LIONS GIRLS SOCCER TEAM

The SPEAKER pro tempore. The Chair recognizes the gentleman from Pennsylvania (Mr. PERRY) for 5 minutes.

Mr. PERRY. Mr. Speaker, I rise today to offer my heartfelt congratulations to the Camp Hill Lions Girls Soccer Team for their victory at the PIAA Class A State Soccer Championship, and for their excellence throughout their undefeated 2019 season.

Led by Coach Jared Latchford—who, to no one's surprise, was just named the Pennsylvania Soccer Coaches Association Girls Class A Coach of the Year—the Lions dominated the season, achieving a stunning overall record of 25 wins, zero ties, and zero losses.

This is the Lions' second appearance at the state championship in the last 3 years. They took an early lead in their contest against Shady Side Academy and held it throughout the game.

Aggressive and selfless offense, vigilant defense, and stellar goalkeeping earned the Lions a 2-0 victory and their first State championship trophy in school history.

These amazing athletes are the epitome of remarkable dedication and discipline, outstanding skill, exceptional sportsmanship, and an unyielding team spirit. Their dedication to excellence, to say the least, earned them this championship.

On behalf of Pennsylvania's 10th Congressional District, I congratulate the Camp Hill Lions for their incredible performance. We are proud of you.

#### HONORING THE LEADERSHIP AND CAREER OF SERGEANT JOHN AITON

The SPEAKER pro tempore. The Chair recognizes the gentleman from South Carolina (Mr. NORMAN) for 5 minutes.

Mr. NORMAN. Mr. Speaker, it is my honor to recognize the exemplary leadership and career of Sergeant John Aiton, a native of the Palmetto State, born and raised in my hometown of Rock Hill, South Carolina.

Upon graduating from Rock Hill High School, John Aiton attended East Coast Bible College, where he received a bachelor of arts in pastoral ministries, later earning a master's degree in biblical interpretation from Pentecostal Theological Seminary.

After a brief teaching and coaching stint at the Heritage Academy in Fort Mill, Sergeant Aiton joined the Rock Hill Police Department. John always had a special place in his heart for helping the community, so after 2 years of patrol work, he left to join the juvenile division as a DARE instructor.

During his work early on, he was promoted to special investigator, and was selected to serve on the police force's first crisis negotiating team, forming the department's neighborhood watch program.

Because of his dedication to the local community, he began to serve as the department's chaplain and continued work with the Worthy Boys and Girls Camp. This ultimately led him to his best-known role, a school resource officer for 22 years; 11 years at Northwestern High School, followed by another 11 years at South Pointe High School.

Throughout his distinguished career, Sergeant Aiton went above and beyond his job to protect and serve the community. Due to his service, he was promoted to sergeant of the Community Service Division, but because of his commitment to student safety, he relieved himself of those duties.

John is a truly inspirational citizen and a community servant whose pride and joy is found in protecting students.

After a distinguished career, Sergeant John Aiton retired from the force in June of 2019. It is truly an honor to recognize and congratulate Sergeant John Aiton on his well-deserved retirement. Rock Hill could not have asked for a better, selfless role model for our community.

In the words of Winston Churchill, who made famous a quote when Great Britain was about to be under siege, he said:

There will be a time when doing your best is not good enough. You must do what is required.

Sergeant Aiton did what was required to make a true difference.

#### RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess until noon today.

Accordingly (at 10 o'clock and 35 minutes a.m.), the House stood in recess.

□ 1200

#### AFTER RECESS

The recess having expired, the House was called to order by the Speaker pro tempore (Mr. TRONE) at noon.

## PRAYER

Rabbi Avraham Hakohen "Romi" Cohn, Congregation Ohr Yechezkel, Brooklyn, New York, offered the following prayer:

Almighty, open my lips. May the words of my mouth declare Your praise. With profound humility and deep appreciation, I stand before You.

As a young boy of 13 years, I was condemned to be dead, to be murdered along with my entire family, including my 3-year-old little sister, by one evil man, may his name be erased forever. But my life was spared. I was saved by my Father, by You, O Lord, the Father of the Universe, who brought me to the shores of this beautiful country, the United States of America, the land of the free, where I found a safe and new home.

As I stand before you on the 75th anniversary of the liberation of the Auschwitz death camp, I offer humble words of praise and gratitude to the Almighty. Blessed are You, King of the Universe, who has granted me life and sustenance to this day. Amen.

May You, Lord, accept with mercy our prayers for our country; for our President, Donald Trump; our Vice President, MICHAEL PENCE; my Congressman, MAX ROSE; and all his noble colleagues.

O Mighty King of the Universe, as Your humble servant, I bestow this blessing upon Your children. May the Lord bless you and protect you. Amen.

May the Lord deal kindly and graciously with you. Amen.

May the Lord bestow His favor upon you and grant you peace.

## THE JOURNAL

The SPEAKER pro tempore. The Chair has examined the Journal of the last day's proceedings and announces to the House his approval thereof.

Pursuant to clause 1, rule I, the Journal stands approved.

## PLEDGE OF ALLEGIANCE

The SPEAKER pro tempore. Will the gentleman from Georgia (Mr. LOUDERMILK) come forward and lead the House in the Pledge of Allegiance.

Mr. LOUDERMILK led the Pledge of Allegiance as follows:

I pledge allegiance to the Flag of the United States of America, and to the Republic for which it stands, one nation under God, indivisible, with liberty and justice for all.

## WELCOMING RABBI AVRAHAM HAKOHN "ROMI" COHN

The SPEAKER pro tempore. Without objection, the gentleman from New York (Mr. ROSE) is recognized for 1 minute.

There was no objection.

Mr. ROSE of New York. Mr. Speaker, I rise today to recognize Rabbi Romi Cohn, a leader on Staten Island and a dear, dear friend.

Rabbi Cohn has dedicated his life to Jewish culture and heritage and built a renowned career as a mohel in New York City for over 25 years. I am especially honored to welcome Rabbi Cohn this week as we remember the 75th anniversary of the liberation of Auschwitz.

Rabbi Cohn's career is merely a continuation of a lifetime of fighting for the Jewish faith. His early life was uprooted by the rise of the Nazi Party, their invasion of Czechoslovakia, and the outbreak of World War II. Under Nazi rule, he saw the Hitler Youth attack his father in the street.

When war broke out, he joined the partisans fighting Nazi tyranny. At 15 years old, Romi was the youngest member of the Czechoslovakian partisan forces. Among other feats, he helped save 56 Jewish families escape the horrors of the Holocaust.

He fought with the partisans until the end of the war and then went in search of his own family. Of his parents and six siblings, only his father and two sisters had survived.

Rabbi Cohn saw how a democracy can be corrupted into a fascist dictatorship and what happens when anti-Semitism is allowed to fester.

Sadly, across this country, we see an alarming rise in anti-Semitism and hatred. Rabbi Cohn's legacy reminds us never to accept bigotry, not when we see it in the street, not when we saw it in the Halls of Congress, not when we see it anywhere. Our freedoms are not free. We must fight for them or risk losing them.

Rabbi Cohn is a model and example for all of us to follow, and I thank him for his extraordinary life of service.

## ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore. The Chair will entertain up to 15 further requests for 1-minute speeches on each side of the aisle.

## SUPPORT COMPREHENSIVE CREDIT ACT

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

Mr. LANGEVIN. Mr. Speaker, I rise in strong support of the Comprehensive CREDIT Act, which we will be considering very soon. It will help bring much-needed accountability to credit reporting agencies and protect consumers from fraud and abusive lending.

Far too often, I hear of Rhode Islanders who have suffered as a result of credit reports with inaccurate or adverse information. The impacts are serious. They can prevent an individual from getting a job, taking out a mortgage, or acquiring student loans that they need to go to college. Yet, when they need to dispute an error, credit reporting agencies make it near impossible.

Mr. Speaker, the system is broken, and the Comprehensive CREDIT Act will provide long-overdue reforms to address these systemic issues. This bill will ensure Americans have the information they need to protect themselves from fraud; opportunities and a mechanism to dispute any errors, and to get them fixed; and protection from predatory lenders.

Mr. Speaker, I am proud to support this bill, and I thank Congresswoman PRESSLEY and Chairwoman WATERS for bringing it to the floor later today.

## RECOGNIZING STUART MACVEAN

(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, I am grateful to recognize Stuart MacVean of Aiken, president and CEO of Savannah River Nuclear Solutions, for being honored as a 2020 CEO Who "Gets It" by the National Safety Council's Safety and Health magazine.

This award is presented to those who go the extra mile through risk reduction, performance measurement, safety management solutions, and employee engagement—safety first.

Stuart has made keeping his employees safe and healthy a top priority. His dedication has resulted in successful site mission operations for support of our Nation's nuclear complex.

Stuart has been recognized by his local community. This month, I was present when Stuart was named Man of the Year for his leadership, community impact and involvement, and integrity by the Aiken Chamber of Commerce, led by President David Jameson and Chair Julie Whitesell, succeeding Pastor Paul Bush.

In conclusion, God bless our troops, and we will never forget September the 11th in the global war on terrorism with the leadership of President Donald Trump.

## PRAISING DONARI JOY MOSBY

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

Mr. PAYNE. Mr. Speaker, I rise today to celebrate the kindness and generosity of a rising star in my district, Donari Joy Mosby. Ms. Mosby is a senior at County Prep High School in Jersey City, New Jersey.

Mr. Speaker, 7 years ago, she made it her goal to select socks to help the homeless residents stay warm during the winter. She started with a modest goal of 250 pairs of socks. When she exceeded that, she raised the number every single year.

This year, she donated more than 5,700 pairs of socks to a local community center on Dr. Martin Luther King Drive in Jersey City.