

COMMEMORATING ANNA  
ADAMIAN'S SERVICE TO MARY-  
LAND'S 1ST CONGRESSIONAL  
DISTRICT

### HON. ANDY HARRIS

OF MARYLAND

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, December 17, 2025*

Mr. HARRIS of Maryland. Mr. Speaker, I rise today to congratulate my Communications Director, Anna Adamian, on her new position working in the Trump Administration. Anna is a dedicated staff member who has worked tirelessly to promote my message fighting for the 1st Congressional District. The commitment Anna has demonstrated has been exceptional and praiseworthy.

Ms. Adamian has risen through the ranks of my office, beginning as Press Secretary to currently serving as my Communications Director. She has consistently excelled, working diligently with others to ensure my district stays informed of the resources available to them and how I am advocating for my constituents.

It is important that Representatives recognize outstanding staff such as Ms. Adamian. Often times, the work of these staffers goes unnoticed but is nonetheless critical in maintaining the functions of our government. Anna is a true patriot, and Maryland's 1st Congressional District undoubtedly owes her a great debt of gratitude. I wish Anna well in her future endeavors at the White House.

I thank Anna. She will be missed.

### PERSONAL EXPLANATION

### HON. NANETTE DIAZ BARRAGÁN

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, December 17, 2025*

Ms. BARRAGÁN. Mr. Speaker, I missed votes on December 16, 2025. Had I been present, I would have voted NAY on Roll Call No. 342.

### TRIBUTE TO MR. MICHAEL GEORGE STOCKER

### HON. BARRY LOUDERMILK

OF GEORGIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, December 17, 2025*

Mr. LOUDERMILK. Mr. Speaker, I rise today to pay tribute to Mr. Michael George Stocker, who passed away peacefully on December 11, 2025.

Michael was a captain in the U.S. Air Force, and a navigator on the B52 aircraft, serving in Vietnam. Michael was born on July 6, 1941, in Mount Vernon, Indiana, and lived his life with a passion for Jesus and a love for his family and Kentucky Basketball.

Michael went to high school at Saint Meinrad Seminary and School of Theology with the hopes of pursuing priesthood. Michael would then go on to serve in the U.S. Air Force as a Navigator-Bombardier on B52's, while getting a Doctorate in education. Michael was known for his service with the Pro-Life Airplanes navigation, and his favorite B52's.

Michael was preceded in death by his loving wife Marilyn, who passed away on November 27, 2025. Michael and Marilyn leave behind a legacy of love and dedication for their family and will be remembered by the hearts and hands of those they touched. Michael and Marilyn are survived by their daughters, granddaughters, and great-grandchildren.

### RECOGNIZING THE RETIREMENT OF DENNIS EUGENE "DENNY" BUTCHER OF WATERTOWN, MIN- NESOTA

### HON. TOM EMMER

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, December 17, 2025*

Mr. EMMER. Mr. Speaker, I rise today to recognize Dennis Eugene "Denny" Butcher of Watertown, Minnesota, for his retirement after 53 years as the town's beloved Master Barber. Denny's impact reaches far beyond the barber chair through the many other ways he sewed Watertown's community.

Known for his generosity and compassion, he routinely traveled from his barbershop to provide haircuts for residents of Elim Home and Westwood Place, as well as those confined to their homes due to illness. Additionally, Denny served his community as a volunteer firefighter and as an Emergency Medical Technician at the Watertown Hospital until its closure in 1971.

He contributed to the cultural life of Watertown in many ways. For five years, Denny played with the Highliners Polka Band and later played with John Exklund and the Midwesterners, sharing joy and tradition with audiences across Minnesota and the region. And, for more than 25 years, Denny brought magic and delight to children, and families each holiday season playing the role of Santa Claus. Together with his wife, Mary, he has shown tremendous love for the community's elderly through their shared ministry of offering comfort, companionship, and care to those who need it most.

Denny has become known for his signature style and personality—the man who wears shorts all year long, the scooter man, a tender-hearted jokester, who is always ready to laugh, and someone who truly embodies his well-known motto, "I'm living the dream."

Denny's love for Watertown, his decades of service, and his heart of gold have made him a pillar of the community. As he completes his final day behind the barber chair on December 19, 2025, we honor his lifetime of contributions and celebrate the legacy he leaves behind.

On behalf of Minnesota's 6th District, I extend my deepest gratitude to Dennis Eugene Butcher for his 53 years of dedication to the people of Watertown, Minnesota. His kindness, service, and joy have left a mark that will be remembered for generations.

### UNCOVERING WIDESPREAD FRAUD IN OBAMACARE

### HON. VIRGINIA FOXX

OF NORTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, December 17, 2025*

Ms. FOXX. Mr. Speaker, I rise to include in the RECORD a copy of the article,

"Ghostbusting ACA Fraud: Millions Who Don't Use Their Health Insurance Expose Abuse in the Program" and a document from the Committee on Ways and Means entitled "Watchdog Report Uncovers Widespread Fraud in Obamacare."

[From Paragon Health Institute, Oct. 1, 2025]

GHOSTBUSTING ACA FRAUD: MILLIONS WHO DON'T USE THEIR HEALTH INSURANCE EXPOSE ABUSE IN THE PROGRAM

(By Niklas Kleinworth, Liam Sigaud, and John R. Graham)

Individual coverage exchange plans created by the Affordable Care Act (ACA) have a glaring problem: nearly 12 million enrollees, or 35 percent of all exchange enrollees in 2024, do not use their benefits at all. For these enrollees, known as zero-claim enrollees, health coverage did not translate to health care. Many zero-claim enrollees are known as "phantoms"—people who are enrolled but not practically in the market because they are enrolled in other coverage or are unaware of their exchange plan coverage. Large insurers benefit greatly from phantom enrollment, as they collect billions of dollars in taxpayer funds to cover individuals who cost them nothing.

Our analysis shows that these enrollees are not just healthy enrollees with no need for care. They are part of a larger story about how Biden COVID credits are driving perverse incentives. Insurers and middlemen are responding to these incentives, and unscrupulous brokers are enrolling anyone they can. Evidence shows millions of Americans fell victim to enrollment in fully subsidized plans without their knowledge or consent. This fraud harms patients who lose their health coverage or face penalties at tax time. It also harms taxpayers who foot the bill for these schemes.

This policy brief presents a state-by-state analysis describing how zero-claim enrollment corroborates much of Paragon's previous work on improper enrollment and fraud in the ACA exchanges. We also debunk claims that young, healthy enrollees without claims are serving to diversify the risk pool and improve the market.

#### KEY TAKEAWAYS

Rising numbers of zero-claim enrollees—people who did not file a single medical claim—bolster evidence of rampant fraud in ACA exchanges. Many of these enrollees are phantoms—people unaware of their coverage or enrolled in other plans.

Biden COVID credits drove fraud by creating zero-dollar plans that are fully subsidized by taxpayers and require no enrollee contributions. Unscrupulous brokers enrolled many people without their knowledge and many others after manipulating information on applications to maximize subsidies.

The sharp increase in zero-claim enrollment from 2021 to 2024 is not explained by meaningfully higher enrollment among young, healthy beneficiaries.

Zero-claim enrollment numbers dwarf potential coverage loss estimates of not extending the COVID credits. This anomaly suggests that when the COVID credits expire on schedule at the end of 2025, they will likely have little to no negative effect on access to health care services or health.

To curb fraudulent enrollment that harms both patients and taxpayers, Congress must allow the Biden COVID credits to expire on time.

[From the United States House Committee on Ways & Means]

**WAYS AND MEANS: WATCHDOG REPORT UNCOVERS WIDESPREAD FRAUD IN OBAMACARE**  
Fraud prevention failures in Obamacare lead to insurance subsidies for fake enrollees.

Initiated by a Ways and Means, Energy and Commerce, and Judiciary request in 2024, the Government Accountability Office (GAO) led a covert operation resulting in fictitious applicants receiving Obamacare subsidies.

100 percent of the fake applicants were approved for subsidies in 2024.

18 out of 20 (90 percent) fake identities remain enrolled and subsidized in 2025, proving the system cannot detect fraudulent identities.

Marketplaces approved coverage even when required documents were never submitted or when GAO submitted fake documentation.

This includes fake proof-of-citizenship, validating concerns that taxpayers have been subsidizing illegal immigrants.

Monthly subsidies paid to health insurers on behalf of GAO's fake identities exceeded \$12,300 per month.

Data analysis shows widespread systemic fraud with taxpayers on the hook for costs.

In 2023, one SSN was used to enroll in more than 125 different insurance policies, accumulating over 26,000 days of subsidized coverage—the equivalent of 71 years.

66,000 SSNs in 2024 had more than a year's worth of subsidized coverage, meaning multiple SSNs were being reused across different policies.

\$21 billion in subsidies were paid out with no evidence of tax reconciliation for 2023—meaning 32 percent of all subsidies paid to enrollees with SSNs had no confirmation of repayment, or verification signaling likely massive improper payments.

Insurers collect subsidies for deceased individuals through unauthorized plan switches. 58,000 SSNs receiving subsidies matched Social Security death records.

At least 7,000 were dead before coverage even began, insinuating identities were used by fraudsters.

\$94 million in taxpayer-funded subsidies were sent to health insurers on behalf of deceased individuals.

Bad actors engaged in unauthorized enrollment activity to chase commissions, resulting in:

160,000 likely unauthorized changes by three or more brokers in 2024.

CMS itself received 275,000 complaints in just eight months (January to August 2024) from Americans who were enrolled in or switched into plans without their consent.

COMMEMORATING REPRESENTATIVE DONALD PAYNE, JR.

**HON. CHRISTOPHER H. SMITH**

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, December 17, 2025*

Mr. SMITH of New Jersey. Mr. Speaker, I rise, to commemorate the work of my friend and colleague Donald Payne, Jr. on what would have been his 67th birthday had he not passed away far too soon.

As we remember Donald Payne, we first and foremost recall that he was a kind man and compassionate lawmaker who cared deeply for the people of his district, our State, the country, those in need, and especially the sick.

Like his father before him—Congressman Donald Payne, Sr., who I served with—Donald, Jr. was a dedicated public servant.

As a diabetic, he fought to lower the cost of insulin. He wrote the House-passed Removing Barriers to Colorectal Cancer Screening Act and the Amputation Reduction and the Compassion Act which would provide full coverage for peripheral artery screening tests for patients at risk of Peripheral Artery Disease (PAD) to help reduce PAD-related amputations.

I was proud to work with him on his Payment Choice Act that would ensure retail stores accept cash—which is the only available payment option for millions of Americans.

His TEST for Lead Act was designed to protect children from lead-contaminated drinking water in schools, and he wrote the DHS Interoperable Communications Act that became law in July 2015.

As chairman and then ranking member of the House Railroads, Pipelines, and Hazardous Materials Subcommittee, Donald helped lead the charge to improve America's transportation infrastructure, played a key role in securing the Gateway project for New Jersey and New York, and was a powerful ally of Amtrak.

Before coming to Congress Donald Payne served two terms on the Newark City Council, including as president, and beginning in 2005, three terms as an Essex County freeholder, which we now call county commissioner.

We are grateful for his public service, and offer our continued prayers for his soul and our continued support to his wife, Beatrice, and their children, Donald, III, Jack, and Yvonne.

Donald Payne, Jr. is deeply missed. May he rest in peace and may God's perpetual light shine upon him.

CONGRATULATING BEVERLY MOODY

**HON. JOE WILSON**

OF SOUTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, December 17, 2025*

Mr. WILSON of South Carolina. Mr. Speaker, I rise and congratulate Mrs. Beverly Moody, Occupational Health Nurse at the Savannah River Mission Completion (SRMC) in Aiken, South Carolina, on being recognized as Nurse of the Year by the South Carolina Association of Occupational Health Nurses (SCAOHN).

This prestigious award is given to a nurse who exemplifies excellence in Occupational Health Nursing and has made outstanding contributions to advancing health and wellbeing through organization, educational, community, or work-site programs and activities.

Mrs. Moody was selected for consistently going above and beyond to support employees at SRMC, while exemplifying compassion and dedication. She also happens to be the proud granddaughter of one of the original Dupont nurses in the 1950's.

Mrs. Moody will continue to advance her profession as an occupational health nurse as she becomes president of SCAOHN in 2026.

Mrs. Moody has many accomplishments to be proud of and has contributed greatly to the state.

I send my warmest congratulations and best wishes. I am appreciative for all she has done

for the Savannah River Site and the Palmetto State.

HONORING R.T. BARRERA  
ELEMENTARY SCHOOL

**HON. HENRY CUELLAR**

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, December 17, 2025*

Mr. CUELLAR. Mr. Speaker, I rise today to congratulate R.T. Barrera Elementary School of Roma Independent School District on being named a Governor's Lone Star Ribbon School, an honor that recognizes extraordinary academic excellence and in outstanding achievement in public education across Texas.

This distinction is reserved for campuses that exemplify rigorous instructional standards, exceptional student outcomes, and a schoolwide commitment to creating an environment where every child can succeed.

Earning this recognition reflects years of hard work, innovation, and an unwavering dedication to student success.

It speaks not only to the resilience and determination of the students, but also to the leadership of the administration, the skill and passion of the teachers, and the steadfast support of parents and the entire Roma ISD community.

At R.T. Barrera Elementary, educators have shown that excellence in education is achieved through collaboration, high expectations, and a shared belief in the potential of every student.

Their efforts shape the foundation of learning for our youth, strengthen our community and inspire future generations to pursue opportunities with confidence.

Mr. Speaker, the achievement of R.T. Barrera Elementary stands as a testament to what is possible when a school community commits itself fully to academic excellence and student growth.

On behalf of the 28th District of Texas, I commend the students, teachers, staff, and families of this exemplary school for earning this well-deserved honor.

HONORING HAREGEWAINE MITIKU  
AYALEW'S LIFETIME OF IMPACT

**HON. SAM T. LICCARDO**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, December 17, 2025*

Mr. LICCARDO. Mr. Speaker, I rise today to honor the life and legacy of Ms. Haregewaine Mitiku Ayalew, a beloved Ethiopian American community member from San José, California, who passed away on November 30, 2025. Ms. Ayalew's life was defined by service, generosity, humility, and an unwavering commitment to uplifting the vulnerable. It is fitting that we recognize her remarkable contributions in the CONGRESSIONAL RECORD, for she exemplified the very best of our community's values through a lifetime of compassion and advocacy.

Ms. Ayalew dedicated her professional life to caring for those made vulnerable by illness, age, or circumstance. As a certified Home Care Aide and Home Health Aide, she provided essential care marked by dignity, patience, and kindness. Beyond her caregiving