

[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

work, she founded the Diamond Repoint Center and later established the San Pedro Gift Shop, which she operated for twelve years. Her entrepreneurial spirit was always rooted in creating opportunities that empowered others.

Born in Gondar, Ethiopia, Ms. Ayalew never forgot the hardships faced by families in her home country. Her compassion reached across continents. For many years she invested her personal resources and time to support disadvantaged communities through charitable and faith-based initiatives. She organized annual food support programs for families in Addis Ababa and Gondar, particularly during major religious holidays when no one should feel forgotten. She also funded and built a library and a ten-room dormitory at the historic Debre Birhan Selassie Church in Gondar to support theology students. These facilities remain active today as places of study, refuge, and prayer.

Ms. Ayalew further extended her humanitarian work to the "Menna" Center in Gondar, a facility caring for elders without family support and for individuals living with illness and disabilities. Through her efforts and the resources she gathered from her community in San José, she assisted thirty-five mothers and more than one hundred sixty vulnerable children, many of whom were orphans or living with disabilities. Her support empowered these families to rebuild their lives, whether by opening small shops, raising sheep and dairy cows, learning trades, or securing their basic needs. Her work created pathways to dignity, stability, and opportunity.

In San José, Ms. Ayalew was a pillar of the Ethiopian Orthodox Tewahedo community. She lived a life grounded in prayer, humility, and service. At her local parish, Mekane Rama Saint Gabriel Church, she was known for her big smile, her compassion, and her unwavering willingness to help anyone in need. Her church community regarded her with deep respect and affection, and many found comfort and encouragement in her presence.

Ms. Ayalew leaves behind an extraordinary legacy of faith, service, and compassion. Her life's work lives on through her two daughters Aden Kassaye and Rebekah Kassaye, her extended family, and the countless individuals whose lives she touched both here and abroad. In her honor, her family and community are establishing a foundation to continue her mission and to ensure that her dedication to uplifting the vulnerable endures for generations.

Though she is no longer with us, Ms. Haregewaine Mitiku Ayalew's example of kindness, devotion, and charity will continue to inspire all who had the privilege of knowing her. I extend my deepest condolences to her family and to the Mekane Rama Saint Gabriel Church community she loved so dearly. May her memory be a blessing, and may she rest in peace.

RECOGNIZING THE SUCCESS OF JAMES BRANCH

HON. PAT FALLON

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, December 17, 2025

Mr. FALLON. Mr. Speaker, I rise today to recognize James Branch of Royse City, Texas.

For more than two decades, Mr. Branch has been a devoted and highly visible leader in the Rockwall County and Royse City communities. Since moving to Royse City in 2001, he has served as a committed public servant, volunteer, business owner, and devoted family man. He and his wife, Katie, have three sons, all of whom graduated from Royse City ISD. Throughout their time in the district, Mr. Branch has been a constant presence—calling football games on NFHS, helping set up the run-through for varsity football games, preparing pre-game meals, coaching youth football, and later volunteering as an announcer for youth games. Supporting young people and families has long been a defining part of his life and legacy.

Mr. Branch's record of civic service is both extensive and distinguished. He has made lasting contributions to the City of Royse City through his work on the Parks and Recreation Board and the Planning and Zoning Commission, where his leadership earned him positions as vice chairman and chairman. In 2009, he was elected to the Royse City Council, where he went on to serve as Deputy Mayor Pro Tem and Mayor Pro Tem. Today, he continues to serve as a steadfast and engaged councilman, working tirelessly to support and represent his community with dedication, integrity, and care.

His commitment extends beyond the city limits. He serves as secretary of the Rockwall County Emergency Services Corporation and represents Royse City and Precinct 4 on the Rockwall County Transportation Consortium Board, providing a strong and reliable voice for the people he has long served.

In his professional life, Mr. Branch has spent more than 25 years owning and operating multiple businesses that serve Royse City, Caddo Mills, and the greater Dallas-Fort Worth Metroplex. Throughout his career, he has earned widespread respect for his openness, transparency, and steadfast dedication to doing what is right, regardless of popularity.

It is my honor to recognize James Branch for his integrity, his decades of service, and his enduring commitment to strengthening the Royse City and Rockwall County communities.

RECOGNIZING MICHELLE NUCKOLS

HON. DAVID G. VALADAO

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, December 17, 2025

Mr. VALADAO. Mr. Speaker, I rise today to recognize Michelle Nuckols for being named the 2025 Cattlewoman of the Year by the Tulare County Cattlewoman's Association.

Michelle moved to Visalia, California in 1975 with her parents at the age of six. She discovered her love for agriculture in high school through Mt. Whitney High School's FFA program, where she quickly immersed herself. Her involvement in FFA inspired her to pursue a career in agricultural education, leading her to attend the College of the Sequoias and later Fresno State University. While at Fresno State, Michelle met her husband, Justin Nuckols, who came from a farming family in Porterville. The two married in 1995 and made their home near Justin's family farm. Following graduation, Michelle began teaching at Tipton Elementary, where she has now served for over 29 years. In addition to teaching English, she offers an agriculture elective that introduces students to FFA and Supervised Agricultural Experience (SAE) projects. Her class includes hands-on lessons about dairy and beef cattle, visits to local farming operations, and a variety of experiences designed to connect students to agriculture. Michelle also has a deep passion for photography, which has inspired her to preserve the farming traditions of Justin's family farm through the lens of her camera. She captures branding events, assists in tagging calves, and most importantly, ensures that donuts and cold drinks are available for all who attend.

Since Justin's unexpected passing in 2022, Michelle has taken on a more active role in the family's cattle operation alongside her sons, Tanner and Carson. She also joined Tulare County Cattlewomen, continuing her lifelong support for agricultural education and honoring Justin's legacy through advocacy and community involvement.

Mr. Speaker, I ask my colleagues in the House of Representatives to join me in celebrating Michelle Nuckols on being awarded Tulare County's 2025 Cattlewoman of the Year.

SENATE COMMITTEE MEETINGS

Title IV of Senate Resolution 4, agreed to by the Senate of February 4, 1977, calls for establishment of a system for a computerized schedule of all meetings and hearings of Senate committees, subcommittees, joint committees, and committees of conference. This title requires all such committees to notify the Office of the Senate Daily Digest—designated by the Rules Committee—of the time, place and purpose of the meetings, when scheduled and any cancellations or changes in the meetings as they occur.

As an additional procedure along with the computerization of this information, the Office of the Senate Daily Digest will prepare this information for printing in the Extensions of Remarks section of the CONGRESSIONAL RECORD on Monday and Wednesday of each week.

Meetings scheduled for Thursday, December 18, 2025 may be found in the Daily Digest of today's RECORD.