

Georgia Tech, where he earned conference-wide recognition for his leadership, resilience, and performance under pressure.

His journey from Longview to the collegiate stage reflects the strength of East Texas families, coaches, and communities. Longview is proud of Haynes King, and I commend him, his family, and his coaches on this well-earned achievement.

HONORING MICHAEL KEANE ON 30 YEARS OF SERVICE TO THE HOUSE OF REPRESENTATIVES

HON. RICHARD E. NEAL

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 18, 2025

Mr. NEAL. Mr. Speaker, today I rise to recognize and honor Mr. Michael Keane on his retirement after 30 years of dedicated service to the United States House of Representatives. For three decades, Michael has been a steadfast presence within the Chief Administrative Office, and those of us who have had the privilege of working alongside him know just how deeply he has contributed to the strength and continuity of this institution.

Michael's journey to the House began with a deep appreciation for American history, earning both his bachelor's and master's degrees from California State University, Northridge. That grounding in history was evident in the pride he took in serving this institution, an institution he understood not just as a workplace, but as a living part of our Nation's democratic story.

From his earliest days as a Customer Account Counselor in Office Systems Management, Michael distinguished himself through his professionalism, his patience, and his commitment to helping others. His work ethic and reliability earned him a series of promotions, culminating in leadership roles in the Immediate Office of Logistics and Support, and later in Workflow Management. In each position, he brought clarity, steadiness, and a remarkable ability to solve problems before they became crises.

Michael played a key role in implementing major systems that improved the efficiency of House operations. He was also part of the first group of Office Coordinators, helping Member offices navigate services with greater ease. In his role managing Workflow Management, he strengthened communication between Logistics and Furnishings and became a trusted guide for departing Members navigating the close of their service.

Beyond the technical expertise and institutional knowledge, what stands out most about Michael is his character. Over the past 30 years, he has been a calm and reassuring presence through some of the most challenging moments in modern congressional history, including 9/11, the anthrax attacks, the pandemic, numerous transitions of Congress, and multiple changes in House leadership. His steady hand and quiet confidence helped keep this institution functioning when it mattered most.

As he enters retirement, Michael looks forward to spending more time with his children, his daughter Siobhan and his sons Rory and Colin, and embracing new opportunities and adventures. Knowing Michael, he will bring the

same dedication and good humor to this next chapter that he brought to his decades of service here.

On behalf of the entire House community, I extend my deepest gratitude to Michael Keane. His contributions have strengthened this institution, supported countless Members and staff, and upheld the dignity of public service. We wish him many years of happiness, fulfillment, and well-earned rest in retirement.

LOWER HEALTH CARE PREMIUMS FOR ALL AMERICANS ACT

SPEECH OF

HON. BETTY MCCOLLUM

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 18, 2025

Ms. MCCOLLUM. Mr. Speaker, I rise to voice my opposition to H.R. 6703, the so-called Lower Health Care Premiums for All Americans Act. This bill does nothing to address the health care affordability crisis and is full of tired, failed ideas from previous GOP efforts to repeal the Affordable Care Act (ACA).

Donald Trump and House Republicans have never had a health care plan for the American people. Despite having fifteen years to plan and come up with ways to improve or replace the ACA, they've only tried to repeal it—over 50 times. Republicans' failure to extend the ACA tax credits means that more than 20 million Americans will be paying twice as much on average to buy the same health care plan they have today. President Trump had no problem extending tax cuts for millionaires, billionaires, and large corporations in his Big Ugly Bill—yet he and his GOP cronies won't even extend temporary tax credits to help Americans afford their health care.

This did not need to happen. We're here because Republicans refused to work with Democrats and allowed for the longest government shutdown in U.S. history rather than come to the table and negotiate. The clock is ticking, and while I'm pleased that a few Republicans joined Democrats in an effort to extend the tax credits, this effort came too late. Americans are receiving notices about their premiums doubling and are making decisions right now to either pay exorbitantly higher rates, opt for a plan that offers less coverage, or go without health coverage altogether.

President Trump has put forward a fake alternative—junk health care plans and a \$1,000 HSA that will keep folks paying more for less. Do not be misled. This proposal will put millions of Americans health coverage at risk and will leave as many as 4 million Americans uninsured.

Mr. Speaker, Democrats have been sounding the alarm about the ACA tax credits for months, yet Republicans spent their time cutting a trillion dollars from the health care system instead. It is insulting to the American people that they waited until two weeks before the tax credits expire to introduce a half-baked plan that doesn't help anyone afford the skyrocketing prices and that they knew Democrats would not support. I oppose this legislation and urge my colleagues to do the same.

LOWER HEALTH CARE PREMIUMS FOR ALL AMERICANS ACT

SPEECH OF

HON. ROBERT C. "BOBBY" SCOTT

OF VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, December 17, 2025

Mr. SCOTT of Virginia. Mr. Speaker, I would like to include in the RECORD, two letters of opposition to H.R. 6703, the Lower Health Care Premiums for Americans Act, from AFL-CIO and AFSCME.

AFL-CIO,

December 16, 2025.

DEAR REPRESENTATIVE: On behalf of the AFL-CIO, a federation of 64 affiliate unions representing 15 million working people across our economy, I urge you to oppose the Lower Health Care Premiums for All Americans Act (H.R. 6703) when it is considered on the House floor. Instead, we urge you to join Rep. Hakeem Jeffries's discharge petition to move a clean, three-year extension of the enhanced Affordable Care Act (ACA) tax credits which will expire on December 31.

H.R. 6703 is billed as the House Republicans' alternative to a straightforward extension of the ACA tax credits that lower health care premiums for millions of Americans. However, this legislation is a fundamentally flawed approach to health care coverage because it shifts costs to workers as it reduces costs for employers and insurance companies. It allows health plans to provide stripped-down coverage that does not comply with ACA essential benefits requirements in order to lower premium costs and claims expenses for employers and insurers. The costs of this policy, however, are borne by people with pre-existing conditions and chronic diseases that find their insurance does not cover the services they need. Further, it rewards low-road employers that seek a competitive edge by skimping on coverage for their workers.

The bill will steer workers into association health plans (AHPs), expanding plans that evade ACA requirements to cover essential health benefits. Providing skimpier coverage will lower premiums for employers but increase costs for people who find that needed services are not covered. In addition, AHPs have a track record of poor management and insolvency, and plan bankruptcies have left thousands of working people with unpaid medical bills.

The legislation would also allow employer health plans to avoid the ACA requirement that insured plans cover essential health benefits. The policy allows plans that are unable to self-fund with adequate reserves to instead purchase a high level of stop-loss insurance to become 'self-insured' and evade ACA requirements. Lack of adequate reserves leave many of these plans, and their enrollees, at risk since stop-loss insurers often retain the right to drop the insurance if medical costs for the group begin to climb. The bill prevents states from ensuring that plans have the reserves necessary to protect enrollees with high medical expenses from financial ruin if their health plan becomes insolvent.

It is imperative that the House reject H.R. 6703 and move to advance Rep. Jeffries's discharge petition to hold a floor vote on a three-year extension of the ACA tax credits. With only weeks to spare before the 2026 plan year begins, Congress must act to prevent premiums from doubling or tripling for more than 20 million people, and to keep almost 4 million people from losing their health coverage altogether. Action is also needed to

keep hundreds of hospitals, nursing homes, maternity clinics, and primary care providers from closing as this latest round of funding cuts will compound the trillion-dollar loss enacted as part of the 'Big Beautiful' Bill Act (H.R. 1). Provider closures will cause many communities to lose crucial services altogether and will incur job losses of more than 600,000 in the health care sector.

The choices are clear, and on behalf of America's working families, we urge you to vote against the Lower Health Care Premiums for All Americans Act and to join the Jeffries discharge petition.

Sincerely,

JODY CALEMINE,
Director, Government Affairs.

—
AFSCME,
December 16, 2025.

*House of Representatives,
Washington, DC.*

DEAR REPRESENTATIVE: On behalf of the 1.4 million members of the American Federation of State, County and Municipal Employees (AFSCME), we write to express our opposition to the lower Health Care Premiums for All Americans Act (H.R. 6703), which is scheduled for a vote this week.

At a moment when millions of Americans are facing a looming health care cliff, this legislation fails to address the urgent reality before Congress. Without action to extend the Affordable Care Act's enhanced premium tax credits, families will see sharp premium increases or lose coverage altogether. Instead of advancing meaningful solutions to protect coverage and affordability, this bill puts the health and financial security of millions at risk and would make health care less affordable.

This bill prioritizes the expansion of Association Health Plans (AHPs), coverage arrangements that are exempt from key Affordable Care Act consumer protections. Rather than strengthening coverage, AHPs have a documented history of insolvency, inadequate coverage, and higher out-of-pocket costs for workers and families. These plans allow employers and self-employed individuals to band together outside the ACAs regulated markets and pull healthier individuals out of comprehensive coverage, weaken insurance risk pools, and increase costs for those who remain.

While we appreciate that the bill includes provisions to improve transparency and oversight of pharmacy benefit managers (PBM), these reforms are overshadowed by other provisions that undermine comprehensive coverage and affordability. PBM transparency is important and should be included as part of a broader package to extend the ACA enhanced premium tax credits, not used to advance policies that weaken consumer protections.

Congress already has a clear and workable solution, a three-year, clean extension of the ACA enhanced premium tax credits. This would prevent premium spikes, protect coverage for millions, and provide families with much needed certainty before Congress recesses for the holidays.

AFSCME urges Congress to vote no on the Lower Health Care Premiums for All Americans Act and instead act swiftly to extend the ACA enhanced premium tax credits, ensuring access to affordable, quality health care for millions of Americans.

Sincerely,

ELIZABETH S. WATSON,
Director of Federal Government Affairs.

HONORING THE LIFE AND LEGACY OF HAL SMITH

HON. DARIN LAHOOD

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 18, 2025

Mr. LAHOOD. Mr. Speaker, today I rise to honor and remember Hal Smith of Springfield, Illinois, a devoted public servant, respected community leader, and most importantly, a loving husband, father, and grandfather. Hal passed away on December 3, 2025, leaving behind a remarkable legacy of leadership and service.

A proud 1968 graduate of Springfield High School, Hal went on to earn his Bachelor of Arts in Business from Sangamon State University in 1972 and later a master's degree in public administration in 1976. From the very beginning of his career, Hal embodied the best qualities of a servant leader. His work for U.S. Senator Charles H. Percy beginning in 1977, quickly established him as a trusted member of the district team, known for his warm personality, strategic insight, and unwavering commitment to helping others.

In 1984, Hal transitioned to the private sector, beginning a thirty-year career with three global gaming and entertainment companies. His love for history and Illinois heritage led him to serve as executive director of the Looking for Lincoln Heritage Coalition from 2008 to 2010, where he shared lessons of leadership drawn from Abraham Lincoln and other notable Illinois leaders.

After decades of private sector success, Hal announced his retirement, but public service called him back. In 2016, newly elected Congressman DARIN LAHOOD asked Hal to join his district team, where he oversaw operations of the Springfield office. In that role, Hal once again served his community with humility, kindness, and deep respect for the people of Central Illinois.

Always embracing new challenges, Hal left the congressional office in 2019 to become Executive Director for Development at the SIU Foundation at the School of Medicine. His exceptional communication skills and genuine passion for people made him an invaluable asset, earning admiration from colleagues throughout the School of Medicine.

Above all, Hal was grounded by faith and family. He was an active member of Blessed Sacrament Church and the devoted husband of forty-two years to Meg Moore Smith. He was a loving father to Elizabeth Lucin and David Reid and a proud granddad to Madison and Caden. Hal will be deeply missed by all who knew him and will be remembered as the epitome of a servant leader whose faith, character, and dedication to his community will endure for years to come.

CELEBRATING A HISTORIC MOMENT FOR MONTANA COLLEGE FOOTBALL

HON. RYAN K. ZINKE

OF MONTANA

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 18, 2025

Mr. ZINKE. Mr. Speaker, I rise today to recognize and celebrate an extraordinary moment

for not only Montana college football, but for our entire state.

This Saturday, the Montana State Bobcats and the University of Montana Grizzlies will face off in the semifinal round of the NCAA Football Championship Subdivision (FCS) Playoffs, continuing a rivalry that has defined Montana sports for more than a century.

These two programs have met on the gridiron 124 times in the "Brawl of the Wild", a rivalry that began on Thanksgiving of 1897 and is among the oldest and most storied in college football. For decades, the winner of this annual clash has brought home the coveted Great Divide Trophy and united Montanans from across the state in spirited competition and pride.

This weekend's meeting carries even greater significance. For the first time in history, the Bobcats and the Grizzlies will face each other in the post season, the 2025 FCS Playoffs, with a berth in the national championship game on the line.

In the regular season, these teams showed just how closely matched they are. The teams have each been ranked 2nd and 3rd nationally, with Montana State narrowly defeating Montana 31-28 in their November matchup to secure a share of the Big Sky Conference title and home-field advantage. Since then, both programs have continued their playoff runs with commanding performances, dominating the field to set up this historic rematch.

No matter the outcome this weekend, Montanans everywhere will be proud that our state is represented on one of college football's biggest stages. That pride is rooted not just in wins and losses, but in the character of the players and coaches who represent our communities, many of whom grew up pulling calves, floating rivers, and playing pee-wee football right here in Montana. Notably, the Montana teams include a combined 76 Montana high school graduates who are suited up for the semifinals, showcasing the ability of Treasure State communities to develop exceptional student-athletes able to compete on a national stage.

As our state prepares for a weekend filled with camaraderie, friendly rivalry, and spirited support for our teams, I want to extend my gratitude to the athletes, coaches, staff, athletes' parents, and fans who have made this season one to remember. Bravo Zulu on a remarkable journey thus far. Mr. Speaker, I wish them good luck this weekend. Win or lose, Montanans will be watching and cheering them on. I include in the RECORD the names of the players and coaches for the University of Montana and Montana State University:

UNIVERSITY OF MONTANA PLAYERS

Monte Gillman, Terahiti Wolfe, Drew Deck, Micah Harper, Brooks Davis, Jeilani Davis, Blake Bohannon, Dane Parker, Ian Finch, Kyon Loud, Prince Ford, Michael Wortham, Malae Fonoti, Kash Goicoechea, Keali'i Ah Yat, Kenzel Lawler, Justus Breston, Jordan Dever, Eli Gillman, TJ Rausch, Cameron Gurnsey, Elijahah Tolbert, Elijah Brady, Gage Sliter, Brock Beaner, Lekeldrick Bridges, DeAnte Gentry, Korbin Hendrix, Jake Jensen, Kade Boyd, Luke Flowers, Cody Schweikert, Drew Price, Sage Salopek, Stevie Rocker Jr., Rashid Mansour, Diezel Wilkinson, Brady Beaner, Chase Cook, Hashim Jones, Tanner Huff, Kade Cutler, Tommy Running Rabbit, Geno Leonard, Peyton Wing, Taylor Jones, Talen Reynolds,