

of folks who get healthcare through their employer or government or labor unions. We have another group of people who are disabled who get healthcare. We have another group of people who are elderly, thank God they get Medicare, but then there is the rest of us out there.

In a broken system of healthcare, we have got to be concerned about those people. We have talked a lot about children with cancer. What if you are 27 and you have cancer, and you are not getting healthcare through an employer? You don't have one of them good government jobs. You are not elected to anything. What do you do?

While we are passing legislation, I hope that before we adjourn, we will not ignore the thousand-pound elephant in the room, and that is the Republican Party standing in the way of doing it.

Mr. Speaker, I yield back the balance of my time.

Mr. SMITH of Missouri. Mr. Speaker, I yield such time as he may consume to the gentleman from Pennsylvania (Mr. SMUCKER).

Mr. SMUCKER. Mr. Speaker, I thank the chairman for moving this bill through Ways and Means and for having us consider this bill this evening, the Hospital Inpatient Services Modernization Act, which is legislation led by my friend, Congressman BUCHANAN. I appreciate his leadership on this, and I was pleased to be able to support the effort, as well.

This bipartisan bill would enable hospitals to extend their successful hospital at home programs for another 5 years. The hospital at home model gives hospitals the flexibility to treat certain patients in the comfort and convenience of their own homes rather than in the hospital facility.

Over 31,000 patients received acute level care in their homes as of October 2024, and studies show that hospital systems achieved savings of 19 percent regarding these patients who required a shorter average length of stay and used fewer unnecessary services.

A number of hospitals in my district have used the hospital at home waiver to great effect. For example, one system with a hospital in my community has accepted more than 800 patients across all of their facilities, freeing up more than 1,500 hospital bed days and saving approximately \$1.1 million.

This is exactly the kind of program that we should be encouraging. It allows medical providers to innovate and provide better care for their patients. Patients like being at home, as well. It decreases costs over the long run. By extending the hospital at home waiver for 5 years, this bill that we are considering today would give hospitals the certainty they need to continue to build out these innovative care models and serve their patients in a holistic way after the disruption caused by the Democratic shutdown.

Mr. Speaker, I encourage all of my colleagues to vote "yes" on this impor-

tant legislation, which is a clear win for patients and taxpayers.

Mr. SMITH of Missouri. Mr. Speaker, I urge my colleagues to approve this legislation, and I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Missouri (Mr. SMITH) that the House suspend the rules and pass the bill, H.R. 4313, as amended.

The question was taken; and (two-thirds being in the affirmative) the rules were suspended and the bill, as amended, was passed.

A motion to reconsider was laid on the table.

#### CLAIMING AGE CLARITY ACT

Mr. SMITH of Missouri. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 5284) to require the Social Security Administration to make changes to the social security terminology used in the rules, regulation, guidance, or other materials of the Administration, as amended.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 5284

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,*

#### SECTION 1. SHORT TITLE.

*This Act may be cited as the "Claiming Age Clarity Act".*

#### SEC. 2. CHANGES TO SOCIAL SECURITY TERMINOLOGY.

*Not later than the later of the date that is 12 months after the date of enactment of this Act or January 1, 2027, the Commissioner of Social Security shall ensure that, in any rules, regulation, guidance, or other materials of the Social Security Administration, whether online or in print—*

*(1) the term "early eligibility age" is replaced with the term "minimum monthly benefit age";*

*(2) the terms "full retirement age" and "normal retirement age" are replaced with the term "standard monthly benefit age"; and*

*(3) the term "delayed retirement credit" shall not be used and any reference to age 70 as the maximum age up to which delayed retirement credits can be received shall be replaced with the term "maximum monthly benefit age".*

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Missouri (Mr. SMITH) and the gentleman from Wisconsin (Ms. MOORE) each will control 20 minutes.

The Chair recognizes the gentleman from Missouri.

#### GENERAL LEAVE

Mr. SMITH of Missouri. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days in which to revise and extend their remarks and include extraneous material on the bill under consideration.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Missouri?

There was no objection.

Mr. SMITH of Missouri. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise in support of the Claiming Age Clarity Act, bipartisan

legislation introduced by my Ways and Means colleagues, Representative LLOYD SMUCKER and DON BEYER.

Planning for one's retirement can be stressful enough without having to interpret needlessly complicated terminology. Unfortunately, millions of Americans claiming Social Security today often face confusing and misleading terms used by the agency that make it that much harder to make informed decisions about one's financial future.

Under the legislation before us, the Social Security Administration will be required to update the agency's language to make it clearer and more straightforward. This will help ensure that Americans do not accidentally claim benefits earlier than they should, are completely informed, and don't potentially miss out on substantial income during their retirement years.

This is critical for the nearly 100,000 citizens living in Representative SMUCKER's district and the over 80,000 in Representative BEYER's district who are nearing retirement age today. It is why organizations like the AARP, the Bipartisan Policy Center, and the Association of Mature American Citizens have come out in support of this bill, which received overwhelming bipartisan support in the Ways and Means Committee. I reserve the balance of my time.

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Ms. MOORE of Wisconsin. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise in support of H.R. 5284, the Claiming Age Clarity Act. I thank my colleagues, Mr. SMUCKER and Mr. BEYER, for their leadership on this important legislation.

As Mr. SMITH has described, these changes will better help seniors understand the advantages and disadvantages of claiming at different ages. I certainly know folks among my constituency who are faced with this confusion. This bill addresses that.

I want to quote Mr. BEYER, who is not with us. He is an author of the bill, along with Mr. SMUCKER. He noted, in our committee report, this bill "doesn't solve the big picture on Social Security, which this committee presides over, nor does it fix the data privacy, customer service, or staffing disaster that DOGE and this administration have put on this agency, but it will help on the margins, and I am glad that this little bill is seeing the light today."

Mr. Speaker, this bill passed the Committee on Ways and Means with overwhelming bipartisan support. I urge my colleagues on both sides of the aisle to support this commonsense legislation.

Mr. Speaker, I reserve the balance of my time.

Mr. SMITH of Missouri. Mr. Speaker, I yield such time as he may consume to the gentleman from Pennsylvania (Mr. SMUCKER).

Mr. SMUCKER. Mr. Speaker, I thank the leader for bringing this bill to the floor.

Mr. Speaker, Ms. MOORE is right. There are serious questions about Social Security and its sustainability going forward. I can tell my colleagues that Republicans want to ensure that the promises that have been made to the American people will be kept.

We need to have that conversation that Ms. MOORE talked about. We need to make structural changes to the program. We have a math problem. In 8 years, if nothing is done, beneficiaries will not receive their full payments. It is time we begin to have that discussion.

Mr. Speaker, for individuals who are reaching retirement age, this ensures they have the best information available to them as they make decisions about when to start benefits.

Today, we use terms like “early eligibility age,” “full retirement age,” and “delayed retirement credits.” Those are confusing to people I talk with about this. Studies show that most beneficiaries don’t fully understand how their claiming decisions will affect their monthly benefits. As a result, there are many seniors today who may be missing out on substantial retirement income because of suboptimal claiming decisions they made.

Mr. Speaker, that is where the Claiming Age Clarity Act comes in. My bill would simply change the terminology used by the Social Security Administration to describe the different ages when an individual can begin to claim their benefits.

Instead of “early retirement age,” this bill would refer to 62 as the “minimum benefit age.” If Americans start Social Security at 62, then that is the smallest benefit, the minimum benefit, they would receive. “Full retirement age” would become the “standard benefit age.” Age 70 would be referred to as the “maximum benefit age.” When describing this, it doesn’t get any simpler than minimum, standard, and maximum benefit ages.

This bill will help seniors make informed decisions when deciding when to begin their Social Security benefits that they have earned.

Mr. Speaker, I thank Mr. BEYER for leading this effort with me, and I urge my colleagues to support this commonsense bill.

Ms. MOORE of Wisconsin. Mr. Speaker, I yield myself the balance of my time.

Mr. Speaker, I think this is a commonsense bill, and I am so happy that our colleagues thought it appropriate to bring it forward to help older Americans make better-informed decisions.

As I indicated, I have had friends who retired at age 62 and thought that that would be a better time based on the misinterpretation of the language.

Mr. Speaker, I urge my colleagues on both sides of the aisle to support this bill, and I yield back the balance of my time.

Mr. SMITH of Missouri. Mr. Speaker, I yield myself the balance of my time.

Mr. Speaker, no American entering retirement should lose out on their hard-earned Social Security benefits because the Social Security Administration failed to provide information in clear and understandable terms. We need to make it easier and not harder for individuals to plan for retirement in this country.

The Claiming Age Clarity Act is a positive step in the right direction. Representatives SMUCKER and BEYER are to be commended for forging this bipartisan consensus on a policy that will improve retirement security and ensure the bureaucracy here in Washington better serves American seniors.

Mr. Speaker, I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Missouri (Mr. SMITH) that the House suspend the rules and pass the bill, H.R. 5284, as amended.

The question was taken; and (two-thirds being in the affirmative) the rules were suspended and the bill, as amended, was passed.

A motion to reconsider was laid on the table.

#### IMPROVING SOCIAL SECURITY'S SERVICE TO VICTIMS OF IDENTITY THEFT ACT

Mr. SMITH of Missouri. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 5345) to amend title VII of the Social Security Act to provide for a single point of contact at the Social Security Administration for individuals who are victims of identity theft, as amended.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 5345

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,*

##### SECTION 1. SHORT TITLE.

*This Act may be cited as the “Improving Social Security’s Service to Victims of Identity Theft Act”.*

##### SEC. 2. SINGLE POINT OF CONTACT FOR IDENTITY THEFT VICTIMS.

*(a) IN GENERAL.—Title VII of the Social Security Act (42 U.S.C. 901 et seq.) is amended by adding at the end the following:*

##### *“SEC. 714. SINGLE POINT OF CONTACT FOR IDENTITY THEFT VICTIMS.*

*“(a) IN GENERAL.—The Commissioner of Social Security shall establish and implement procedures to ensure that any individual whose social security account number has been misused (such as to fraudulently obtain benefits under title II, VIII, or XVI of this Act, or in a manner that affects an individual’s records at the Social Security Administration, or in a manner that prompts the individual to request a new social security account number) or whose Social Security card has been lost in the course of transmission to the individual has a single point of contact at the Social Security Administration throughout the resolution of the individual’s case. The single point of contact shall track the individual’s case to completion and coordinate with other units to resolve issues as quickly as possible.*

*“(b) SINGLE POINT OF CONTACT.—*

*“(1) IN GENERAL.—For purposes of subsection (a), the single point of contact shall consist of a team or subset of specially trained employees who—*

*“(A) have the ability to coordinate with other units to resolve the issues involved in the individual’s case, and*

*“(B) shall be accountable for the case until its resolution.*

*“(2) TEAM OR SUBSET.—The employees included within the team or subset described in paragraph (1) may change as required to meet the needs of the Social Security Administration, provided that procedures have been established to—*

*“(A) ensure continuity of records and case history, and*

*“(B) notify the individual when appropriate.”.*

*(b) EFFECTIVE DATE.—The amendment made by subsection (a) shall take effect 180 days after the date of enactment of this Act.*

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Missouri (Mr. SMITH) and the gentleman from Wisconsin (Ms. MOORE) each will control 20 minutes.

The Chair recognizes the gentleman from Missouri.

##### GENERAL LEAVE

Mr. SMITH of Missouri. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days to revise and extend their remarks and include extraneous material on the bill under consideration.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Missouri?

There was no objection.

Mr. SMITH of Missouri. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, in recent years, the theft and misuse of Social Security numbers has become a very serious problem in our country. In 2024 alone, there were over 3,000 reported data breaches, and over half of them included compromised Social Security numbers. For victims, the fallout can be overwhelming.

Instead of finding clear guidance at the Social Security Administration to deal with this stressful situation, too many folks are bounced from one office to another. They receive conflicting instructions and spend months trying to resolve what should be a straightforward issue.

During a previous Ways and Means Subcommittee on Social Security hearing, we heard directly from a mother about how a single point of contact at the Social Security office would have been beneficial in helping her deal with the fallout from her daughter’s Social Security number being compromised.

Protecting Americans from identity theft is not a partisan issue. This bill provides a simple and commonsense fix to provide victims of identity theft with a single point of contact at the Social Security Administration when their number is lost or compromised.

Mr. Speaker, I thank Congressman DAVID KUSTOFF for his leadership on this bill. Thanks to his work, victims of identity theft whose Social Security