

rural America, and one heck of a muscle car driver, which I experienced firsthand. All of them rang true.

Doug was an expert on farming, forestry, and water issues. He chaired the House Agriculture Subcommittee on Forestry and Horticulture, and he was chairman of the Western Caucus.

We traveled the country together, coast to coast, north to south, meeting with men and women who feed this great country. They are memories I will always treasure. He was supposed to be with me in Pennsylvania this weekend. His presence will be sorely missed.

In a town full of self-important figures, Doug was authentically normal. I will certainly miss his wisdom, his sense of humor, and incredible friendship. I turned the tables on Doug when it came to nicknames. I affectionately named him the "Governor of Jefferson," and he eagerly accepted that.

Doug was a man of great faith, and I find comfort in knowing he was welcomed into the arms of our Lord and Savior, Jesus Christ. Rest easy, Brother. We will take it from here.

The SPEAKER pro tempore. The time of the gentleman from Utah (Mr. MOORE) has expired.

Mr. JOHNSON of Louisiana. Mr. Speaker, On January 5th, our dear friend and colleague, Doug LaMalfa, passed away unexpectedly at the age of 65. A lifelong resident of Northern California, Doug was a fierce fighter for the people he represented and for his state's vast and beautiful natural resources.

Representing one of California's largest districts, Doug never hesitated to drive hundreds of miles to meet a handful of constituents. He drew no distinctions between those living in the more remote corners of his district and those in the big city. Doug believed everyone deserved to have their representation and voice heard in Congress. It's that spirit of duty and selfless service that made him so admired among his friends and colleagues, and which made him one of the most respected people in this institution.

Doug became a close friend of mine during my tenure as Vice Chairman of the House Republican Conference, where my weekly responsibility was to recruit other Members to help me amplify the House Republican message on the House Floor. Even in late night sessions and on days when others had left town early, Doug was always faithful to show up, eager to speak to the greatness of this country and about our tireless work to improve the lives of the people he represented. For that commitment, his kindness, his optimism and faith, and his sense of humor, I and all of my many Republican colleagues will miss Doug dearly. He was in every sense a giant among us.

#### PROTECTING HEALTHCARE FOR MILLIONS OF AMERICANS

(Under the Speaker's announced policy of January 3, 2025, Ms. RIVAS of California was recognized for 60 minutes as the designee of the minority leader.)

#### GENERAL LEAVE

Ms. RIVAS. Mr. Speaker, I ask unanimous consent that all Members may

have 5 legislative days to revise and extend their remarks and include extraneous material into the RECORD on the subject of my Special Order hour.

The SPEAKER pro tempore. Is there objection to the request of the gentlewoman from California?

There was no objection.

Ms. RIVAS. Mr. Speaker, as a Member from California, I yield to my colleague from the great State of Utah, Congressman BLAKE MOORE, so they can continue honoring Congressman Doug LaMalfa.

Mr. MOORE of Utah. Mr. Speaker, sincere appreciation to the Congresswoman. I thank her very much. That is a great way to honor Doug.

Ms. RIVAS. Mr. Speaker, I yield to the gentleman from Georgia (Mr. AUSTIN SCOTT).

Mr. AUSTIN SCOTT of Georgia. Mr. Speaker, I just want to say Doug was a kind and gentle giant. He was firm and fair. He was wise, and he was funny.

I remember one day in the Agriculture Committee when he spoke for 5 minutes. He spoke so long that he finally remembered that he forgot to leave people any time to answer his questions. It was a pretty funny moment for the committee. He laughed about it, and he didn't make that mistake again.

Mr. Speaker, I will say this about him. He was 100 percent American. When the local sheriff's department asked for help with people who knew how to operate diesel equipment, Doug showed up. Doug is the one. He is the Member of Congress that we saw on camera, getting on a bulldozer, saying: I love the smell of diesel power in the afternoon. It smells like victory.

Mr. Speaker, Doug LaMalfa and only Doug LaMalfa.

Ms. RIVAS. Mr. Speaker, I yield to the gentlewoman from North Dakota (Mrs. FEDORCHAK.)

Mrs. FEDORCHAK. Mr. Speaker, I am happy to be here today as a freshman Member. I didn't know Doug long, but I met him on one of our first days in the orientation sessions and the planning sessions for Congress. He was warm. He was friendly. He was helpful to a new freshman who didn't know much.

From there, I learned how fun he was. He loved to play with my last name, "Fedorchak." He used to say: "How much wood could a Fedorchak chuck if a Fedorchak could chuck wood?"

It always made me laugh. I also learned quickly that not only was he fun but he was thoughtful, he was pragmatic, and he was a really, really good thinker. I turned to him on issues that I found to be difficult. I wanted to get his thoughts on them.

He was a strong conservative. He was warm, kind, and principled. In my mind, he was exactly the kind of leader that Americans want. He is going to be dearly missed. I feel robbed that I didn't get to work with him more, and I will keep him and his family in my prayers.

Ms. RIVAS. Mr. Speaker, I yield to the gentleman from Utah (Mr. KENNEDY).

Mr. KENNEDY of Utah. Mr. Speaker, I thank the gentlewoman for yielding time.

Mr. Speaker, there is a lot of symbolism that is happening at this point. I appreciate the bipartisanship. I thank the gentlewoman for yielding time. It is a reflection of what really should happen around this place. We should love and help each other and try to find common ground. It is a great representation of how Doug LaMalfa served.

He was a man of the people. He served his people well. He was a man of the land. He loved his land. He loved his rice. He would talk about it with me and everybody else here regularly. He also loved people sufficiently to give them nicknames.

My nickname had something to do with the villain in "Ocean's Twelve." I was the "Night Fox." I don't know if I agree with that characterization. He was the guy that did a break dance across a laser dance floor to steal things. Maybe some around here would think that is the kind of person that I am. I knew it was all in good taste and good fun. Doug gave nicknames to everybody.

Mr. Speaker, I will point out the last thing about Doug is that he loved his country. He knew that on the top the Capitol rotunda was a statue called the Statue of Freedom. Doug served not only his people but he served his God. He certainly loved both. In serving his country, he understood he was serving freedom.

Mr. Speaker, I hope that I, as well as all of us, can live up to Doug's standard of service, his love for people, and his love for God.

Ms. RIVAS. Mr. Speaker, I yield to the gentleman from Utah (Mr. MOORE).

Mr. MOORE of Utah. Mr. Speaker, to close, I again thank the gentlewoman from California (Ms. RIVAS) for yielding a few more minutes to finish out these thoughts in Doug's memory.

Mr. Speaker, I will wanted to give a quick closing message to his wife, Jill, and his four children: Kyle, Allison, Sophia, and Natalie.

I get an hour every week to do these floor messages. I am lucky to get five Members to come. I try to fill up 20 minutes, 15 of which your dad would actually take. He would go on and on. I would try to get him to wrap up so I could go to dinner. He was always there for me.

Tonight, we ran over time with the amount of people who wanted to come and take time out of their very busy schedules to come and share a brief message. They sat for an hour to spend 60 seconds to reflect on your dad and your husband.

I hope you can take from that some sense of appreciation and connection that we all have with your dad and what an amazing man he is.

□ 1900

Ms. RIVAS. Mr. Speaker, my condolences to the family of former Congressman Doug LaMalfa.

Mr. Speaker, I am glad to be here on the floor today to lead this important discussion with my Congressional Progressive Caucus colleagues about protecting healthcare for millions of Americans.

Earlier today, the House voted to pass Democratic Leader HAKEEM JEFFRIES' bill to extend the Affordable Care Act's enhanced premium tax credits for 3 more years. I thank Leader Jeffries for his relentless leadership to make today's vote a reality.

House Democrats have been fighting for months to save these critical tax credits and for years to protect the Affordable Care Act from Republicans' constant attacks.

The ACA tax credits are the reason that record numbers of Americans have health insurance today. The ACA tax credits lower monthly premiums and make coverage realistic for working families, small business owners, seniors not yet eligible for Medicare, and people who fall through the cracks of employer-based insurance.

Because of these tax credits, people can go to the doctor before a problem becomes an emergency. They can manage chronic conditions. They can live with dignity instead of fear of bankruptcy.

Democrats did not give up on the American people, unlike many Republicans, who chose to let these tax credits expire 1 week ago. That is right. When the ball dropped in Times Square on New Year's Eve, millions of Americans saw their healthcare premiums rise. That is a direct result of the healthcare crisis that Republicans created through their inaction on Americans' most pressing concerns.

Over the past year, instead of working on meaningful solutions to lower the cost of groceries, lower the cost of housing, or protect healthcare, Republicans chose to rename the Gulf of Mexico, redefine what a showerhead is, rename The Kennedy Center, look into annexing Greenland, and regulate fridges and gas stoves.

Yet, in all seriousness, there are real problems that our country is facing. ICE is terrorizing communities across the country, and yesterday, masked agents murdered Renee Nicole Good in broad daylight in Minnesota. Trump is entertaining entering another war with Venezuela. Vaccines are being rolled back, which will make students and communities sicker. Americans are struggling to afford basic goods.

Speaking of affordability, we are in the middle of an affordability crisis that Republicans refused to address. Republicans chose to shut down the government instead of extending the ACA tax credits to help Americans afford healthcare.

During the longest shutdown in government history, my colleagues and I heard from our constituents about how

Republicans' inaction to extend the ACA tax credits would impact them. I hand-delivered several of these stories from my freshman colleagues to Speaker JOHNSON so that he could see how his shutdown was creating hardship for Americans from California to New Hampshire, Washington, and everywhere in between.

In my district, the San Fernando Valley in Los Angeles, nearly 31,000 people would have seen their healthcare costs rise if the ACA tax credits expired, and nearly 11,000 people would have lost access to healthcare entirely.

Additionally, a 60-year-old couple in my district earning nearly \$83,000 per year would have seen their annual premiums rise by nearly \$14,000, and a family of four earning nearly \$130,000 a year would have seen their annual premiums rise by over \$6,000. This is just in my district.

Republicans were willing to let this happen to Americans across the country, regardless of political affiliation.

I am proud to have voted with my colleagues to pass Leader JEFFRIES' bill to extend the ACA tax credits and protect healthcare, but our work is not done. The Senate needs to take up this bill immediately so that Americans don't have to worry about their premiums skyrocketing. In the richest country on Earth, no one should have to worry about choosing between paying for groceries, making rent, or having healthcare.

Mr. Speaker, I yield to the gentlewoman from Washington (Ms. RANDALL), my cohort for tonight's Special Order hour and my friend and fellow freshman classmate from the beautiful State of Washington.

Ms. RANDALL. Mr. Speaker, I thank the gentlewoman for yielding.

Mr. Speaker, I am glad to be here together on the House floor today to lead a conversation about how we fix our broken healthcare system.

Across our country, working families are feeling the pain of rising costs from every direction. Donald Trump and congressional Republicans have failed the American people. They promised to lower costs. Instead, costs keep going up. Housing is more expensive. Electricity bills are through the roof. Childcare costs keep rising.

Now, Republican leadership, who love to extend tax breaks for billionaires, are making things worse by, for months, refusing to extend the Affordable Care Act's tax credits for regular people. These tax credits, which expired on December 31, could have been continued had Republicans not skipped every opportunity to prevent it, but they chose to walk away from the negotiating table.

Let's be clear about why these tax credits exist. They were created because the U.S. has the most expensive healthcare system in the world, and without help, millions of working families are simply unable to afford coverage.

This was never a handout. It was a lifeline. Yet, because Republicans refused to act before December 31, millions of Americans have faced skyrocketing healthcare costs.

In my district, I hear from neighbors every day about how devastating it has been to lose these tax credits. Right now, families who rely on the ACA in Washington's Sixth are facing an average increase of \$1,500 a month in healthcare costs. That is some people's rent, three car payments. That strips the ability to put anything away in savings.

Even if you are on private insurance, monthly costs are estimated to rise across the board by 21 percent in Washington because of the overall strain on our system. When healthy people are priced out of insurance, costs go up for everyone else. That is just math.

This Republican-created crisis will price out an estimated 80,000 Washingtonians from coverage, and that doesn't even include the millions more in Washington and across the country who are losing care because of the cuts to Medicaid and Medicare.

Mr. Speaker, who is being hit hardest when these tax credits disappear? Women who are already struggling with restrictions to reproductive care, who make less money than men do, and who are on the front lines of growing childcare crises.

Who else will be impacted? LGBTQ Americans, who are more likely to rely on the ACA because of lower incomes and employment discrimination, on top of this administration rapidly stripping away access to their lifesaving care and protections.

Families really struggling to get by, living paycheck to paycheck, are more likely to work jobs without employer-provided benefits, making the ACA their only real option for coverage.

I want to make this clear: Republican leadership let tax credits expire in order to pay for tax breaks for billionaires. They didn't make an abstract budget decision. They decided that their wealthy and well-connected donors deserved the very best that this country has to offer while condemning everyday Americans to lose health insurance and to have to wait until they are sick enough to end up in the emergency room.

I will say what we all know: We don't have a genuine healthcare system in this country. We have a sick care system, a system where people are forced to delay care until a problem becomes a crisis, a system where chronic conditions go unmanaged or managed with unprescribed medication, a system where cancers are caught later when treatment is more expensive and outcomes are worse, and a system where more people die.

One thing drove me to public service and has continued to drive me: Everyone deserves access to healthcare. That is why, in the State legislature, I worked every day to protect and expand access to care, passing laws to expand postpartum Medicaid so that new

parents received the care that they needed after childbirth, establishing a universal healthcare commission, removing barriers to behavioral health and dental care, and lowering prescription drug prices.

I have seen the way families thrive when access to care is expanded and the devastation that follows when it is taken away. While families are worried about whether they can afford insulin, inhalers, or mental health care, Republican leadership chose inaction. They found time to give tax breaks to corporations but not to protect healthcare for working people before tax credits expired.

That tells you everything you need to know about Republican leadership priorities.

President Trump says that he has concepts of a plan and has been making empty promises for a decade, but the American people don't need concepts. We need affordable healthcare now.

I am very glad that 17 of my Republican colleagues joined Democrats today in doing the right thing by voting to extend the ACA tax credits for 3 more years to protect access to affordable healthcare. I hope that my colleagues in the Senate follow suit by passing this bill immediately, but I also know that it is not enough.

We need a universal healthcare system, a system where you can go to the doctor, receive the care you need, and walk out without worrying about what other bills you will have to skip to afford it.

We need a system where losing a job doesn't mean losing your healthcare and where starting a business doesn't mean risking your life in addition to your livelihood.

We need a system where no one lies awake at night wondering if they will be able to afford insulin, whether they will be able to afford it if their kid breaks their arm, or whether they will be able to afford it if their spouse has a pregnancy complication or a cancer diagnosis.

It is not radical. It is not unrealistic. It is humanity.

The United States, arguably the wealthiest country in the world, doesn't have a universal healthcare system like every advanced nation in the world does. It is time for our Nation's leaders to stop making excuses. It is time for us to find real solutions that put the American people first.

□ 1910

Ms. RIVAS. Mr. Speaker, I yield to the gentleman from New York (Mr. TONKO).

Mr. TONKO. Mr. Speaker, I appreciate the gentleman yielding and thank both Congresswoman LUZ RIVAS of California and Congresswoman EMILY RANDALL of Washington State for hosting us with this Special Order hour. I know with them being two freshmen Congresswomen, and I know at least one other freshman Congresswoman that will be joining in the dis-

cussion, that it just reflects the tremendous amount of talent and passion to make a difference in this freshman class. We are so blessed to have them in the Caucus. It is so important to witness the efforts that the two congresswomen hosting us have made in regard to accessibility and affordability. It is most appreciated.

After months of pushing, Democrats succeeded in forcing a vote to extend ACA subsidies that offer lifesaving healthcare benefits to millions of families. That extension passed the House just hours ago, but the fight isn't over to secure these benefits and meaningfully lower costs for Americans. The Senate must act at once to restore these benefits and ease the burden of rising costs for people like Mekhiya, one of my constituents from New York's 20th Congressional District.

Mekhiya was born and raised in Schenectady, New York. She recently turned 26 and was bumped off of her parents' health insurance plan. She made the smart and responsible choice to switch to an ACA plan. Because Republicans let vital ACA subsidies lapse last year, she no longer knows how she will afford coverage. This is at a time when she and her wife are thinking about starting a family together.

So often I hear the reaction from those on the right saying: Just get a job. Well, Mekhiya already works at a job, in fact two jobs; one for her local school district and one as a manager at McDonald's. All told, between both jobs, she works some 16 hours a day. Neither position offers affordable or comprehensive enough healthcare, so an ACA plan is her only real option.

In this, the richest country in the world, the richest country in the history of the world, this is simply unacceptable. No one should be spending nearly all of their waking hours working multiple jobs and still unable to afford basic healthcare coverage for themselves and their family members. Yet this is the painful reality for millions of Americans.

Faced with this impossible scenario, Mekhiya said that she may try to work even more hours to make ends meet, but there are simply not enough hours in the day to work much more than she already does.

We have the chance here in Congress to ease the immense burden being carried by Mekhiya and the tens of millions more seeing a spike in healthcare premiums. I urge my colleagues in the Senate to do right by families and act without delay to lower healthcare and help working family people breathe a little easier.

Make no mistake, the fight to lower costs is far from over. We have got to put our foot on the gas when it comes to driving down those healthcare costs and making life much more affordable for the American people.

Ms. RIVAS. Mr. Speaker, I yield to the gentleman from the great State of California (Mr. GARAMENDI).

Mr. GARAMENDI. Mr. Speaker, indeed, it is a great State because we

have great freshmen Representatives. I thank them for this Special Order hour and the opportunity to really talk about a critical issue for our constituents in California and really all across America.

If we go back to the beginning of the Trump administration and we think about the various issues that he has put forth and the burdens that he has placed on America, one of the most important is in the big, ugly bill. If you take a look at the big, ugly bill and you get into the details, well, there are the enhanced tax credits for the Affordable Care Act, and we will talk about that in a few moments; but also in the big, ugly bill is the big problem coming up at the end of this 2026 year.

They have put in place a dismantling of the Medicaid program. They pushed it off until after the election, but the facts of the matter are those impacts are already being recognized across the healthcare system. It is going to affect every American and particularly those that are relying on Medicare.

Now, if we talk about what the issue is today—and thank goodness, the Democratic leadership in this House put forth an opportunity to solve one of the most critical problems that face Americans right now, and that is the expiration of the Affordable Care Act tax credits. That has happened. Today, on this floor, there was a vote. Fortunately, the House of Representatives, led by the Democrats and a handful of Republicans, pushed forward an extension, a 3-year extension of the Affordable Care Act subsidies which will be exceedingly important.

The Affordable Care Act enhanced premium credits expired. They expired last year at the end of the year, and 4 million Americans immediately faced a problem. The expiration of these tax credits not only raised the cost for individuals in the marketplace, but it also raised the healthcare costs all across America because it rippled down into all aspects of the healthcare system, the insurance, and the operations at hospitals and clinics. These harmful impacts won't stop at the Affordable Care Act insurance premiums. Those costs are now across the system.

Let me level with the American people. The Republican healthcare crisis will make the American people wait longer for healthcare. It will make Americans pay more for worse healthcare systems. And for people who live in rural, as well as urban areas, your clinics and your hospitals are shut down. Why? Because the Republicans have been after a challenge dating back to the 1960s when the Medicare program was put in place to eliminate the government's operations there.

There is still time to avoid this crisis, and today, this House, led by the Democrats, took action to solve at least one of the major pieces of that, the Affordable Care Act enhanced premium tax credits. It is up to the Senate Republicans now.

Hello, where are you, Senate Republicans? Are you paying attention? It is in your House. You have the opportunity to save this system, Senate Republicans. I know that Senate Democrats are already on board. They want to do this. Let's get this done.

So let's challenge the Senate Republicans, see where they stand. We know where a whole lot of our Republican colleagues in the House of Representatives stand. They did not stand with Americans. They didn't stand with those people in your districts, in my district, that are going to lose their Affordable Care Act insurance premiums.

We have got work to do. This isn't the end of this healthcare crisis. This is just one more step along the way to try to find some way to overcome the terrible burden that the Trump administration and the Republicans have placed on Americans as they go about trying to provide healthcare coverage for themselves, for their families, and for their communities.

We met that challenge today. The Democrats here in the House of Representatives met that challenge today, and we forced through a 3-year extension of the Affordable Care Act insurance premium subsidies. We are thankful that many, and a handful of Republicans, stood with us in this.

Ms. RIVAS. Mr. Speaker, I yield to the gentleman from California (Mr. TAKANO), my colleague and friend and the ranking member of the Committee on Veterans' Affairs.

Mr. TAKANO. Mr. Speaker, I thank my California colleague for yielding to me and thank Congresswoman RIVAS for co-hosting, and I thank Congresswoman EMILY RANDALL from Washington for also co-hosting this important Congressional Progressive Caucus Special Order hour.

Now, we are here because this heretofore do-nothing Republican Congress has let 22 million Americans get priced out of their healthcare.

I learned of a coffeehouse owner in Riverside, a good friend of mine, whose health insurance went from \$600 a month to \$1,100 a month. We are here because my Republican colleagues think our national budget is too tight to ensure that our seniors and families can afford healthcare, but it is flush enough with enough cash to fund escapades in Venezuela and billions of new spending on ICE and giving billionaires permanent tax cuts.

We are here because Democrats are the ones that are keeping healthcare front and center for this body. Republicans wish we would stop talking about this, that we would stop bringing it up, but we will not stop because healthcare is vital. It is essential to every American.

□ 1920

It was the Democrats that forced this do-nothing Congress to actually act. Neither Speaker JOHNSON nor President Trump wanted to make healthcare more affordable, so we took

it upon ourselves to pass a 3-year extension of these vital tax credits, 3 years that match with the remaining 3 years of this Presidency.

Mr. Speaker, 17 Republicans joined us to actually lower costs and to make health insurance affordable. Now, I am sure the President will have in his mind that he should target for retribution these 17 Republicans for defying him, for defying the orthodoxy of the Republican leadership. He can choose to lead with fear, to be more concerned about Venezuelan oil or how many more people he can deport or how much more he can enrich himself, or he can use his considerable influence and power over Republicans, over Senate Republicans.

We saw the reach of his power today as Republicans unanimously voted for water projects for poor people in Colorado and for a Native American Tribe in Florida, reversed themselves and sustained his veto. They voted for these two measures before. That is how immense his influence is. The question is: Will he get seven Republicans to do something right for the American people and lower healthcare costs, and will he use his influence to help Americans lower healthcare costs for all Americans or will he act in retribution? He can lower healthcare costs for all by expanding the pool of insureds.

The fight is not over. We still have to get through the Senate, but the key to all this is President Trump. Will he demand that the Senate pass a 3-year extension of this bill, 3-year extension of healthcare tax credits? That is the big question.

Ms. RIVAS. Mr. Speaker, I yield to the gentlewoman from the great State of Arizona (Mrs. GRIJALVA).

Mrs. GRIJALVA. Mr. Speaker, I thank Representatives Rivas and Randall for leading on this very urgent healthcare issue.

Millions of Americans who depend on the Affordable Care Act are selecting their plans right now, and what they are seeing are healthcare options that they cannot afford due to Republicans' refusal to extend premium assistance.

I am here today speaking on behalf of my constituents in southern Arizona and those throughout the Nation. I am here for the parents that are going through their monthly budget trying to figure out what they can give up just to be able to pay for these premiums. I am speaking for those who have the horrible feeling in the pit of their stomachs because they know the risk of being uninsured, being one hospital visit away from bankruptcy.

My Republican colleagues and, certainly, Donald Trump might not understand this, but health insurance is not a luxury. It is a necessity.

The facts are clear. Republicans paid for their trillion-dollar tax giveaway for the wealthy by cutting healthcare, plain and simple.

Over 10 million people will lose their Medicaid, and now millions more could lose their health coverage because they can't afford their premiums.

Mr. Speaker, 22 million people, including 400,000 Arizonans with marketplace coverage, are already seeing their healthcare premiums skyrocket. These cuts mean the closure of rural hospitals in Arizona, job losses in our healthcare sector, higher healthcare costs for those with private insurance, and the overall stress to an already stretched thin healthcare system.

The State of Arizona has estimated the impact of Medicaid cuts alone to be \$34 billion over the next 10 years.

For every \$1 billion tax cut there is an estimated loss of 36,000 jobs across multiple industries. While the economic impacts will be devastating throughout the State, the most immediate impact will be on those going without needed healthcare.

Already a community health center in my district is feeling the impact of the healthcare cuts. In 2025, they saw significant cuts in their Ryan White part B funding.

Due to these cuts, some positions had to be eliminated and workflows realigned, including the loss of medical case management and treatment adherence support.

The impacts are real. For instance, a 29-year-old woman was diagnosed with HIV during her pregnancy. She is a mom of two young kids, 7 and 1 years old. She has struggled with mental illness, depression, and cognitive delay. Because she lacks daily adherence support for her lifesaving Valley fever medication, she has been hospitalized three times due to sepsis related to the condition.

Another 18-year-old with HIV who works as a landscaper has not been able to get back on his medication due to the loss of insurance. His employer does not provide insurance, and he makes too much money to qualify for Medicaid. Now the health center team is trying to get support from pharmaceutical companies for this individual.

These are the types of stories of real people that simply want to live their lives. Illness and disease do not discriminate, neither should Congress. Americans have had enough of cutting programs that Americans need for basic survival, enough of the attempts to repeal the Affordable Care Act, enough Republicans' skyrocketing costs.

It is up to Donald Trump and the Republican Party to decide if they will join Democrats to restore these tax credits or whether they will keep making life unaffordable for hardworking Americans. I urge the Senate to act immediately and take up the premium extension bill passed by the House.

Ms. RIVAS. Mr. Speaker, I yield to the gentlewoman from the great State of Oregon (Ms. HOYLE).

Ms. HOYLE of Oregon. Mr. Speaker, I thank the gentlewoman for yielding. This has been a week. We invaded Venezuela; threatened to invade Greenland; put Cuba, Mexico, and Colombia on notice that they could be next; had the administration and many of my

colleagues, who know better because they were here, try and rewrite the history of what happened on January 6; and an ICE agent shot and killed a woman in Minnesota, and DHS immediately blamed the victim with no pretense of wanting to find out what the facts were. An hour ago we just had two more people shot by an ICE agent in Portland, Oregon.

These are dark times, and it is really easy to get bogged down in the negative, but today, something really good happened. Mr. Speaker, today, 17 Republicans joined Democrats to override the Speaker's attempt to stifle the will of this body to vote to extend subsidies for the Affordable Care Act for 3 years.

My district is just over 17,000 square miles. It is mostly rural with rural hospitals hanging on by a thread. Some of them have just 15 percent commercial payer mix. Without the Affordable Care Act subsidies, we will have more uninsured people, and these hospitals could go under.

Prior to being in Congress, I worked at the United Way before the Affordable Care Act working on healthcare access, and my county had a 21 percent uninsured rate. We have a lot of farmers, small business people. We have people that couldn't afford insurance. Now our uninsured rate is just under 8 percent. That is because of the subsidies.

I have had people call me. One woman called and said she was paying \$87 a month. She now will have to pay over \$1,000 a month, and she can't afford her medication or the treatment that keeps her alive. I have people, small business people in my district, that are calling to say this is the first time they have ever had to go without insurance.

The fact of the matter is this is the right policy.

Now, if people want to talk about how to deliver quality, affordable, appropriate healthcare with less money going to hedge fund-owned medical practices or to insurance companies, I would love to work with my colleagues on that. We have a Medicare for All bill that anybody can get on. That is what we should be moving toward.

The bottom line is this: I remember when my mother, who was working as a contractor because her job got shipped offshore, didn't have insurance and she badly broke her leg, lost her home, went bankrupt, lost everything, and had to start over.

□ 1930

Many people in this country will lose everything. This is the right thing to do for right now, and then we should work together and be responsible as Congress to lower the cost of healthcare, take out the middleman, decrease the price of pharmaceuticals, and make sure that people have access to healthcare wherever they are in this country.

Mr. Speaker, I look forward to working with my colleagues on both sides of

the aisle to do that, and I encourage the Senate to take up this bill and get it done so that we can actually do what we got sent here to do, which is the work of the people.

Ms. RIVAS. Mr. Speaker, I yield to the gentlewoman from the great State of Arizona (Ms. ANSARI).

Ms. ANSARI. Mr. Speaker, I thank Representatives Rivas and Randall for hosting this Special Order hour.

Mr. Speaker, I represent Phoenix, Glendale, and Guadalupe, communities where families are working hard every single day to stay afloat. Across this country, including throughout Arizona, millions of families are struggling to afford basic healthcare. With costs rising on everything that they need to live, housing, food, and childcare, they have been through enough.

The ACA enhanced premium tax credits were a lifeline for these families, but Republican inaction allowed these tax credits to expire on December 31 because they don't care about regular people.

The consequences were immediate. For many families in Arizona, ACA marketplace premiums have already more than doubled as a result of Republican negligence. That means parents are skipping doctors' appointments for their babies, seniors are reconsidering prescriptions, and families are facing the very real possibility of going uninsured.

Take Cricket, for example, a constituent in my district. At 63, Cricket is self-employed and not yet eligible for Medicare. She has relied on ACA coverage for 8 years, paying \$350 a month.

Last year, she suffered a head injury that required emergency care, and ACA kept her bill around \$1,000 instead of \$10,000, saving her from potential bankruptcy. She fears rising premiums. The ACA is her lifeline, and without it, she could lose her home and everything else that she has built.

Today, the House of Representatives finally voted to extend these enhanced premium tax credits for 3 years. Despite 17 Republicans standing up to Donald Trump and to their own leadership, I want to point out that not a single Republican from Arizona's delegation chose to put their constituents first and extend the lifesaving subsidies. That is egregious, and that is unacceptable.

There is still so much more work to do, even after today's passage in this House. We must apply pressure to the United States Senate to pass a clean 3-year extension of these ACA tax credits.

Arizonans cannot afford any more delays. Let's be clear: Extending these tax credits is necessary, but it is certainly not enough. We need to pass Medicare for All. We are the richest country in the world, and we pay more for healthcare per person than any other developed nation.

On average, we spend at least double per person as countries like the United

Kingdom, Canada, Australia, and Japan spend on healthcare, so we should be the healthiest. We are not. We are 48th in the world for life expectancy.

Do you know, Mr. Speaker, what most of the countries doing better and paying less than us have in common? They have universal healthcare. Americans' physical and financial health depend on us doing the same.

It is time to take real action to bring down healthcare costs for Arizonans and for people all across the United States. That means Medicare for All before more Americans lose their healthcare or go into medical debt.

Ms. RIVAS. Mr. Speaker, I yield to the gentleman from the great State of New York (Mr. GOLDMAN).

Mr. GOLDMAN of New York. Mr. Speaker, I thank the gentlewoman from California and Representative RANDALL for hosting this Special Order.

Seven days ago, the Affordable Care Act's enhanced premium tax credits expired. For years, these credits allowed millions of Americans to afford health insurance that they would otherwise not be able to get. For tens of millions of others, these tax credits drastically lowered premiums—for some families, by as much as thousands of dollars. They gave working families essential relief amidst an ongoing cost-of-living crisis that Donald Trump has only made worse.

Without these tax credits, an estimated 5 million Americans will lose their insurance as a result of higher premium costs.

Today, House Democrats successfully forced this body to vote to extend those tax credits so that those 5 million Americans can hold on to their health insurance with a 3-year extension of these premium tax credits, and it passed this body.

Now, this bill goes to the Senate, which must pass it in order to save health insurance for millions of Americans.

In my State of New York alone, more than 140,000 people relied on the tax credits. These credits also supported an additional 1.7 million New Yorkers who would probably otherwise not be able to afford health insurance.

One constituent of mine who lives in public housing and holds a good job told me that without these tax credits, her monthly premiums have gone from \$450 to more than \$1,000, which she simply cannot afford. She is in her sixties and will be left with no health insurance.

It is not just those eligible for the tax credits who will suffer. That is because when people lose coverage, they don't stop getting sick. They delay preventative care. They skip prescriptions. They end up in emergency rooms. Emergency rooms become overrun, and care gets worse and more delayed. Costs rise for everyone, and all outcomes suffer.

Because of months of inaction by Donald Trump and congressional Republicans, those tax credits have expired and will be gone without this legislation that we passed today. This is nothing short of a crisis, and it is a crisis created entirely by the President of the United States and his Republican Party.

Let me say this clearly to the American people. If you cannot afford health insurance anymore, you have one person and one party to blame: Donald Trump and the Republican Party. It is the same party that cut taxes for billionaires and cut Medicaid for working-class Americans.

Mr. Speaker, you can count on one thing at all times with this Republican Party: They will always choose billionaires over babies.

Ms. RIVAS. Mr. Speaker, may I ask how much time I have remaining.

The SPEAKER pro tempore (Mr. WIED). The gentlewoman from California has 16 minutes remaining.

Ms. RIVAS. Mr. Speaker, I thank my colleagues who participated in this Special Order hour on the ACA tax credits. The Affordable Care Act tax credits are why our country has a record-high number of insured people.

Like many of my colleagues who today shared stories of their constituents and how this will impact them and their daily lives, I also have heard many stories from my own constituents. This includes Angel from San Fernando. Angel's husband is self-employed, and she works part time. Because of the ACA, they can have reliable healthcare that covers her husband's preexisting conditions. Angel is dreading the update that will make healthcare more costly. They will have to make it work, but it will come at an extreme hardship. Angel and her husband are two of the over 31,000 people in my district who will see their healthcare costs rise if the ACA tax credits are not extended.

Another constituent from North Hollywood said that their costs will more than double. They write: "My husband and I are already scraping by, living paycheck to paycheck each month. Rent and groceries are both harder to pay for. I also have two kids who are on Medi-Cal." Families of four like this woman's will be forced to pay over \$6,000 more this year if the ACA tax credits are not extended.

Mr. Speaker, I am sure Congresswoman RANDALL has heard hundreds of stories from her constituents, too, and would like to share some with us.

Mr. Speaker, I yield to the gentlewoman from Washington for the purpose of a colloquy.

Ms. RANDALL. The gentlewoman is right. I think all of us have been receiving stories, texts, emails, and phone calls from neighbors, friends, families, and constituents around the country who are impacted by rising healthcare costs because of the decisions that Republican leadership has made.

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It is certainly not just my district. We know that in central Washington and Washington's Fourth District, a family of four earning \$66,000 a year is seeing annual premium increases of \$2,651.

In Louisiana's Fourth District, we are seeing a family of four that is earning \$66,000 have the same increase.

In Texas, a 60-year-old couple earning \$85,600 a year would see their premiums increase 333 percent, \$20,466.

The numbers can sometimes feel abstract, right? What are those numbers? They are people.

Amanda in Bremerton told us that for her family, the ACA credits were the only way that she could afford healthcare. If they lose the discount with the ACA, they wouldn't be able to have healthcare, period. Her family members won't be able to afford the medications that they need to help keep them alive.

Healthcare should be affordable for all citizens in the United States. Amanda is worried that they will possibly lose their home if they get sick and have to go to a doctor.

Andrea from Tacoma works for a California-based company. The insurance that they offer would cost her \$1,000 a month, which is out of her budget, but obtaining insurance through the Washington marketplace, with ACA tax credits, allowed her to purchase it for just \$300 a month, less than a third of what her employer-sponsored coverage would be. She still struggles to make this payment.

If she can no longer afford healthcare, Andrea is going to feel the impact significantly. She makes just too much money to receive Apple Health, our version of Medicaid. She is pregnant. She will be swimming in medical debt. She says she is the only one who provides for her and her children.

Our neighbors deserve better, and they deserve us to keep fighting, not just for this ACA tax credit extension, which we will continue to put pressure on the Senate to pass, but also for a system that meets our needs nationwide.

Ms. RIVAS. Mr. Speaker, I thank Congresswoman RANDALL for sharing those stories. We are hearing these stories from all over the country, not just blue States, but also red States, everywhere.

The Affordable Care Act tax credits keep healthcare affordable for all Americans. If the Senate does not act immediately, constituents like Stephen from Van Nuys will bear that burden. Stephen and his wife are both independent contractors who pay for their own health insurance. In 2026, they are facing a monthly increase of over \$1,000 a month each. This is absolutely unacceptable in the United States.

Before I close, I thank Congresswoman RANDALL for joining me for tonight's discussion and would like to

yield to her for any closing remarks she may have.

Ms. RANDALL. Mr. Speaker, I thank Congresswoman RIVAS.

Mr. Speaker, at the end of the day, this comes down to a simple question: Who is Congress fighting for? Right now, Republican leadership is offering Americans higher healthcare costs, less coverage, and more uncertainty.

By refusing to extend the Affordable Care Act tax credits before they expired last month, they made healthcare costs more expensive for working families when people are already stretched thin.

I have heard from families across my district who are forgoing coverage this year because of the absurd premium increases.

A small business owner in Bremerton said that her new monthly premium for her family of three would be more than her mortgage, costing \$35,000 a year. She is now being forced to look for a new job that includes health benefits and told us it is very likely she will have to sell her home in order to pay for insurance.

If the Senate doesn't pass the 3-year ACA extension immediately, families will be locked into these higher prices for 2026, and they will lose coverage. People will delay care, skip prescriptions, or avoid seeing a doctor, not because they don't need it, but because they can't afford it. That is not a healthcare system that works.

Healthcare is a human right, and your ability to get it shouldn't depend on how much you earn, where you live, or whether your employer offers coverage. No one should have to choose between paying rent and seeing a doctor or between putting food on the table and buying a prescription.

The ACA tax credits exist because Congress recognized a simple truth. Without them, millions of Americans would be priced out of care. These credits make coverage possible for seniors who are not yet eligible for Medicare, for small business owners, and gig workers, for families who earn too much to qualify for Medicaid but not enough to absorb soaring premiums. Allowing these tax credits to expire was a choice, and it was the wrong one.

Americans are being screwed by this administration. Tariffs are screwing our farmers and raising prices. Trump is killing energy projects that raise our utility bills, and Republicans screwed around with our health insurance by refusing to extend the ACA tax credits.

Congress has a real opportunity right now to take action: to lower costs, to protect coverage, and to improve the health of people across the country. Extending the ACA tax credits will keep families insured, reduce financial strain, and prevent avoidable deaths.

This is a moment for leadership, a moment to put people over politics. Republicans in the Senate must act to extend these tax credits. We must make it clear that in this country access to healthcare is not a privilege; it is a right worth protecting.

I am glad to be a partner in this fight with Representative RIVAS and all of my other Democratic colleagues who spoke on the floor tonight.

Ms. RIVAS. Mr. Speaker, I thank Congresswoman RANDALL and thanks again to my other colleagues who spoke tonight.

Today's vote will help keep healthcare affordable for millions of Americans, but our work isn't done. The Senate needs to pass this bill immediately, and then we need to get back to work on progressive and equitable solutions that leave no family behind.

Families are still facing high costs for housing, childcare, groceries, and other everyday necessities. House Democrats and the Congressional Progressive Caucus will continue to stand with the American people to protect their healthcare against Republicans' attacks and keep the American Dream attainable for all.

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

The SPEAKER pro tempore. Members are reminded to refrain from engaging in personalities toward the President.

#### CONGRESS IS A MATH-FREE ZONE

(Under the Speaker's announced policy of January 3, 2025, Mr. SCHWEIKERT of Arizona was recognized for 30 minutes.)

Mr. SCHWEIKERT. Mr. Speaker, I was actually going to come here and do some things on demographics and some things that are optimistic, but I actually think we should first jump into the fact that we work in a math-free zone.

If you listen to the people coming behind the microphones, particularly today, it is as if they have read none of the CBO reports, none of the HHS reports, or the other things, particularly in regard to the ACA, which are subsidies. They are subsidies on top of subsidies to insurance companies.

Did you read the reports? Last year, 41 percent of those subsidies on subsidies of the people that had the enhanced subsidies paid no premium, so they had no skin in the game, which is not what we were promised when ObamaCare came into existence a dozen years ago.

We actually showed an economic report. I did entire floor speeches on it showing that only a third of that \$35 billion, \$40 billion a year subsidy on top of the subsidies actually goes to healthcare.

We also showed that a third of the folks never made a claim because now we are finding rampant fraud of people who were signed up because if they don't have a premium to pay, they had brokers signing them up, and they had no idea they had coverage.

Where is the passion to actually deal with the fact that particularly the left—and I have got to blame my brothers and sisters on the Republican side,

we have done the same. We have turned healthcare into financial engineering, instead of having it be about the cost, access, and delivery of having our brothers and sisters get healthier.

Is it you have sold your soul to the insurance companies? Remember, the ACA model is an insurance company model. You promised them rates of return, you promised them a market, so this is 7 percent of the healthcare market, and 94 percent of that 7 percent gets a subsidy.

Let's actually do math because you have been listening to—oh, yeah, there has been actually no math today as people talked about subsidies on top of subsidies. The CBO report that updated yesterday—and I can do this off the top of my head—basically said the 3 years cost \$80 billion.

The reason it is lower than my \$105 billion is because they made an assumption that this year, if the Senate were to pass these, that there will be a delayed sign-up, so there will be half a year or so where people—but if they did a claw back, the actual number on these subsidies is about \$105 billion.

Okay. Even if you do the CBO's number of \$80 billion for 3 years of subsidies on top of subsidies, and then you put in the 10 years of interest, you know, because of the interest window, this costs \$111 billion.

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Understand what the left is telling you. They are basically saying they don't give a damn about healthcare. It is financing. If we wanted to change the price of healthcare, we would actually be looking at the innovations that are going on and start to legalize them, but there are too many damn lobbyists walking up and down our hallways here trying to stop us.

Look, here is an article from 2 days ago. Bless the State of Utah. If you are like me—I have hypertension. Can you imagine that? I have had it since I was a teenager. I take a calcium inhibitor. It lowers my blood pressure. Hopefully, I don't pop an aneurysm, but every 90 days, I have to pick up the phone to renew a doctor's prescription or go visit the doctor, even though it is the same prescription I have had for decades.

Utah just created AI that will take my data and renew my prescription. It will save a fortune for the people of Utah—cost, access, not subsidies.

Stanford medical reviewed basically being able to use certain wearables. Their new AI model predicts disease risk as you sleep from over 100 health conditions. They take some data as you are sleeping off your wearables, and boom, basically you are wearing a medical lab. Except the problem is, it is not allowed to prescribe. That would be illegal because that would require us to actually do things, modernize access to healthcare, use the technology to crash—oh, we can't use technology to crash the price. It would really annoy a whole bunch of the lobbyists. People

are lined up at our doors. People would show up at our fundraisers.

OpenAI chat health to connect data from health apps medical records—there is a revolution coming where we as people of America can stay dramatically healthier.

Why aren't we doing the discussion of what to do to lower the price of healthcare instead of having debates of another \$100 billion that goes on the very credit cards of the people who get—the insurance companies that get the subsidy that only as—our model is 38 percent of that subsidy actually ends up going into healthcare. We are still trying to figure out where the hell the rest of the money went.

Have we lost our minds? Why is it so much easier to just keep borrowing money and borrowing money and borrowing money and say: I am giving you something, but I am putting it on your credit card. It is like we are engaging in a level of financial lunacy here.

Now, let's actually go on to the even more difficult part of this discussion. I am doing this because I want us to start to have a benchmark. If there is anyone out there listening that has ever had to tolerate—because I have been doing these for a decade, and I am just exhausted. I am frustrated. I am angry.

My brothers and sisters here, Democrat and Republican, I like most of these people, and I am crushed. I am just absolutely intellectually, emotionally, even physically crushed at the inability to tell the truth. We don't want to tell the truth because our constituents get pissed off at us when we walk them through the math. The constituents look back and say, so you have been lying or the politicians have been lying to us for decades. The answer is yes, but it is not Democratic. It is not Republican. Much of the crisis that we are facing is demographic.

I am not going to explain all of this chart, but I am basically going to tell you, if you look at the financial lines on this chart, Mr. Speaker, it basically says, in 3 years, over half the money this Federal Government spends will go to those 65 and up. In 3 years, half the money we spend will go to those 65 and up.

Now, I need you to work through something with me. I have already presented the Moody's Analytics report that is saying, in 8 years from now, 30 percent of our spending, 30 percent of tax collections, will go just to interest. You are now seeing, in 3 years, the majority of our spending will actually go to benefits here. We have a math problem. Today, we have fewer 18 year olds than we had 20 years ago, but we have double the number of 65 year olds.

We can sit here and blame each other, but it is just demographics. It is happening over the entire industrialized world, but we are not allowed to actually have an honest discussion about it because the moment you say something, the other side is writing political commercials to rip your face off