

HEALTH INSURANCE COMPANY PROFITS

(Mr. MURPHY of North Carolina was recognized to address the House for 5 minutes.)

Mr. MURPHY. Mr. Speaker, I rise today to shed light on some of the egregious, profit-driven practices that American health insurance companies are using to wreak havoc on the American patient.

I have dedicated the last 35 years of my life to taking care of patients, primarily those in rural and underserved areas of eastern North Carolina. I have taken care of every patient who walked into my office, regardless of their ability to pay, but the American patient should not be one illness away from bankruptcy.

Yes, American patients are sick, but, unfortunately, the payment system of American healthcare is sicker.

Recently, I spoke passionately about this issue in a House Committee on Ways and Means hearing which hosted CEOs from the largest health insurance companies in this country for a hearing on healthcare affordability.

During my time, I exposed some of the unconscionable practices of a few insurance companies that are squeezing every last penny out of patients and those who care for patients.

This is a matter far beyond partisan politics.

These four insurance companies alone made more than \$1.1 trillion in revenue. In fact, take a look at the graph here that I pulled from Wendell Potter's recent Substack article titled: "2025: Big Insurance's \$1.7 Trillion Year." It shows the ridiculously insane profits of Centene, Cigna, CVS, Humana, and United over the last 2 years.

To illustrate how bad things have gotten, I am going to make an example out of UnitedHealthcare because they are the worst actor. It is the largest insurance company by over \$400 billion of revenue in 2024.

To give people an idea of how large United has become, there are just two companies that are on top of it in the Fortune 500 list. It is the most consolidated of all insurance companies, with over 2,700 in subsidiaries. They own doctors' offices, home health agencies, pharmacies, surgery centers, and because they make so much money, they are able to finance a large bank.

Size isn't just the problem. It is, however, their practice. They are mired in allegations of fraud and abuse. In fact, there are accusations right now that by playing the system to their own profit, United is currently under investigation by the Department of Justice for alleged Medicare Advantage billing and coding fraud.

In fact, in 2021, United scammed the Medicare Advantage system by adding diagnoses to patients' records for conditions that no doctor treated, which triggered an extra \$8.7 billion in payments.

Looking at this graph over here, United doctors diagnosed things a lot

more commonly in their Medicare Advantage plan than in a fee-for-service plan: A diagnosis of senile purpura, 732 to 26 in fee-for-service; obstructed leg arteries, 403 times compared to just 5 in fee-for-service; secondary hyperaldosteronism, 318 times compared to just 8 times in fee-for-service.

In fact, taxpayers paid Medicare Advantage organizations \$50 billion in 2021 for diseases diagnosed but not treated—a total waste of taxpayer money. It is like being diagnosed with being left-handed. There is no reason to treat it, yet they charge the government anyway.

It is no wonder the cost of healthcare insurance premiums skyrocket every year. Right now the average premium cost for a family of four is \$27,000 a year. Make no mistake, the ridiculous climb in premium costs could have been prevented.

We all know that the Affordable Care Act was written by insurance companies for insurance companies. The unfortunate truth is that the ACA failed in its promise to lower healthcare costs.

These graphs here demonstrate that since ObamaCare came into use, insurance company profits have skyrocketed. But guess what else also skyrocketed—patient premiums. Inflation has risen by 2.6 percent since 1999, while insurance premiums have risen 6 percent per year. Over the last 5 years, nearly half of small employers have had to cut profit or suffered a loss to pay for insurance premiums.

The health insurance companies are bleeding the American people dry. They are destroying access to high-quality, affordable care in this country. Companies like United, which have destroyed the market with a profit-first-patient-last vertical integration, need to be broken up to restore competition in the marketplace. This is the best way to lower premiums.

Congress and the administration must act boldly and swiftly before it is too late. Insurance companies have a stranglehold on Washington, D.C., and that must be stopped.

PRESERVING THE PAST FOR THE FUTURE IN NASSAU COUNTY, FLORIDA

(Mr. BEAN of Florida was recognized to address the House for 5 minutes.)

Mr. BEAN of Florida. Mr. Speaker, sometimes the best way to preserve the past is to prepare for the future. That is exactly what has happened in Nassau County, Florida.

This year, Nassau County will be recognized by the United States Environmental Protection Agency with not one, but two national awards for the American Beach Water and Sewer Conversion Project, earning distinction for both community engagement and innovative financing. Out of the thousands of projects across the country, Nassau County, Florida, stood out in two categories.

At the heart of this recognition is American Beach, a place with a unique and important history. American Beach on Amelia Island, Florida, was founded during a dark time in history: segregation. It was a place where Black families could gather, rest, and build community along Florida's First Coast. That legacy still matters today, making the success of this project all the more significant.

This effort, Mr. Speaker, wasn't just about the infrastructure. It was about doing the job the right way: listening to residents; many community engagements; respecting the community's history; and delivering modern, safe, and clean-for-the-environment reliable systems that will serve families for generations.

It is especially near and dear for me. I was in the State legislature some 6, 7 years ago when this project first started, and I was instrumental in bringing in the State of Florida as a partner for this project.

Today, I recognize the Nassau team that made it possible, including the county commissioners: Commissioner John Martin, Commissioner "Hupp" Huppman, Commissioner Jeff Gray, Commissioner Alyson McCullough, and Commissioner Klynt Farmer. The Nassau team also was recognized, including County Manager Taco Pope, Brandy Carvalho, and Amy Bell, and the many others, Mr. Speaker, that worked together to make it happen.

Mr. Speaker, Nassau County didn't just complete a project. They set a standard, and I am happy that the Nation is now taking notice.

IS IT REAL OR IS IT FAKE

Mr. BEAN of Florida. Mr. Speaker, we have all been there before, watching a video online, and we pause to ask, is this real or is this fake?

What if, Mr. Speaker, there was a way that would tell us instantly? Is there a way to know is this fake or is it real? Hold your phone, Mr. Speaker. Help is on the way because today, I am proud to announce a group of students from the free State of Florida who are helping meet this challenge with creativity and skill.

Yes, they are the winners of Florida's Fourth Congressional District App Challenge from Stanton College Preparatory School in Jacksonville. They are: Sushaan Kandukoori, Jackson Miller, Avaneesh Parvathareddy, and Grishma Madukuri.

Together, these students developed TruthSnap, a mobile app that uses—get this—artificial intelligence to instantly verify the accuracy of any video content—and here is the kicker—without the users having to leave the platform they are already on.

By combining strong technical skills with thoughtful problem-solving, the team created a tool that empowers users to make informed decisions, learn the truth, and promotes greater digital literacy. Their work is a clear example of how students and student innovation can drive real-world impact and strengthen our communities.

Mr. Speaker, I congratulate Sushaan, Jackson, Avaneesh, and Grishma for their dedication to responsible information sharing and powerful use of technology.

Mr. Speaker, the next time someone sees a video and says: Is this real? Be confident that smart kids from north-east Florida are helping us find the truth.

CELEBRATING COVENANT DAY

(Ms. KING-HINDS of the Northern Mariana Islands was recognized to address the House for 5 minutes.)

Ms. KING-HINDS. Mr. Speaker, I rise today to mark the 50th anniversary of the Covenant to Establish a Commonwealth of the Northern Mariana Islands in political union with the United States of America.

I do so thinking about the generations before me. My grandmother's generation, a generation that came through war and hardship, lived in a time when survival, not opportunity, was the priority. They experienced conflict, uncertainty, and change in ways that shaped how they understood the world around them.

They did not grow up debating policy, yet they were raised to deal with the consequences of it. From that experience, they made a clear decision about what kind of future they wanted.

Fifty years ago, the people of the Northern Marianas chose that future. On March 24, 1976, the Covenant became law following years of negotiation between our leaders and the United States. Those negotiations were deliberate and sustained, resulting in a political union that reflected the will of the people of the Northern Mariana Islands.

Nearly 79 percent of our people said yes. They chose to join the United States because they believed in its system of government, in its institutions, and in the opportunities that relationship could provide. That decision placed the Northern Mariana Islands within the broader American story.

As this country approaches 250 years, we reflect on its founding as well. That history has continued to develop as new lands, communities, and people have chosen to join and contribute to it.

The Covenant is part of that history. It established a relationship unlike any other. The Northern Mariana Islands remain the only U.S. territory to enter into this kind of voluntary, negotiated political union with the United States. It reflects a union grounded in mutual consent and a shared commitment between the Northern Marianas and the United States.

Mr. Speaker, for 50 years, our people have carried that commitment forward. Our people serve in the United States Armed Forces at one of the highest rates in the Nation. They contribute through public service. They live and work in a region that remains central to the future of this country.

This anniversary also invites us to look at where things stand today. The purpose of that union was to create a future where people in the Northern Marianas could build stable lives with access to opportunity, security, and economic growth. Back home, any honest assessment shows that outcome is not yet fully realized.

Our people chose to be a part of this country and the vast seas of opportunity it represents because it stood for freedom and the ability to determine their own future. Federal policy has too often stood in the way of that goal, limiting growth and holding back the very progress that choice was meant to achieve.

Our people continue to face real challenges. The economy is still recovering. Families are making the decision to leave in droves. Conditions on the ground do not always reflect what people expect from life in the United States, and Federal policy does not always respond to those realities but instead work as barriers.

Honoring the Covenant requires continuing the work set in motion 50 years ago. Our people made a choice to become part of this country. Today, Congress has a choice as well: to show what American ideals actually look like in practice and what is possible when people are given the room to build, grow, and reach for opportunity no matter where they live.

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It means strengthening the ability of the Northern Mariana Islands to build a stable economy, sustain our islands, and give families a real opportunity to remain at home and build their lives.

That was the intent behind the decision made by our people, and it remains the work in front of us as we mark 50 years as Americans.

On this day, I look back to the strength of my grandmother's generation and to the leaders who forged this union. I recognize and express my appreciation to the negotiators of the Covenant, including Pedro A. Tenorio and Vicente T. Camacho who remain with us today and to all those who continue to carry forward the vision that they set in motion.

"I salute you beautiful Northern Marianas"; "Mit beses yan Mas. Hu Saluda hao. Gatbo na Islas Marianas." Thank you. May God bless the United States of America, the Commonwealth of the Northern Mariana Islands, and this union we commemorate today.

RECOGNIZING 75TH ANNIVERSARY OF PACIFIC DAILY NEWS

(Mr. MOYLAN of Guam was recognized to address the House for 5 minutes.)

Mr. MOYLAN. Mr. Speaker, I rise today to recognize a remarkable milestone, the 75th anniversary of Pacific Daily News, known across Guam for generations as simply PDN.

Since its founding in 1950, PDN has chronicled the life of our community,

documenting our triumphs, our trials, and everyday moments that define who we are. From Guam's postwar rebuilding to the growth of our civilian government, from typhoons and crises to celebrations and milestones, PDN has remained a constant and trusted source of information.

It has ensured that Guam is not invisible. It has carried local voices to far corners of the world and connected our island to the broader community. For many beyond our shores, PDN has been their first window into life on our island.

Behind every headline are dedicated reporters, photographers, editors, and staff who work under tight deadlines and challenging conditions to serve the public.

Seventy-five years is a measure of trust earned, credibility built, and service rendered.

I congratulate Pacific Daily News on this milestone and thank them for their enduring service to Guam. "Long live"; "Biba," PDN.

HONORING THE LIFE AND LEGACY OF EMELIO UY

Mr. MOYLAN. Mr. Speaker, I rise today to honor the life and legacy of Mr. Emelio Uy, a man whose contributions to Guam will be remembered for generations.

Emelio was more than just a respected businessman. He was a community builder, a mentor, and a quiet force for good whose generosity touched families, organizations, and entire communities across our island. His leadership was never about titles. It was about people, about lifting others up, and about stepping forward whenever there was a need.

Through his work with the Ayuda Foundation, the Lions Club, the Red Cross, and many other civic efforts, he showed us what it means to serve with humility and heart. He was also a pillar of Guam's Filipino-American community, strengthening cultural pride and supporting generations of leaders who credit him for guiding and encouraging them.

Emelio leaves behind a legacy of compassion, generosity, and unwavering commitment to the people of Guam. To his family, we extend our deepest condolences and our gratitude for sharing him with all of us.

May we remember Emelio Uy not only for what he accomplished but how he lived—with kindness, integrity, and profound love for his community. May his memory continue to guide and inspire us.

RECOGNIZING FORMER GOVERNOR CARL GUTIERREZ

Mr. MOYLAN. Mr. Speaker, I rise today to recognize former Governor Carl T.C. Gutierrez as an extraordinary son of Guam, who has been awarded one of Japan's highest imperial honors: the Order of the Rising Sun. This distinction, rarely given and never lightly, honors individuals whose lives reflect exceptional service and commitment to international friendship.

Governor Gutierrez earned this recognition through decades of work