

Mr. Speaker, as we consider the American Clean Energy and Security Act, we must ensure that we will make polluters pay and use the revenue to invest in job creation here at home and give a climate rebate to all Americans.

#### INFORMED CONSUMER CHOICE

The SPEAKER pro tempore. The Chair recognizes the gentlewoman from Connecticut (Ms. DELAURO) for 5 minutes.

Ms. DELAURO. Mr. Speaker, as we work to ensure every American has access to affordable choices of public or private health care coverage, we must also give them the tools to make informed choices about that coverage, to make sure that we will truly provide adequate protection in case they ever get sick.

We have all heard stories, sometimes tragic stories, about Americans who thought their health care coverage was comprehensive, only to realize that it had huge gaps once they actually got sick. Take the story of Jim Stacey, from Fayetteville, North Carolina. In 2000, Mr. Stacey and his wife bought a plan with a lifetime maximum payout of up to \$1 million per person. Then he learned he had prostate cancer. But the policy paid only \$1,480 of the more than \$17,000 in treatment costs.

The simple fact is that right now, what you see is not what you get as a customer trying to decide on a health care plan. According to one recent study from Georgetown University, health insurance plans that look similar up front with similar copays, deductibles and so-called "out-of-pocket limits" can actually result in drastically different out-of-pocket expenses at the end of the day. And yet because that information is buried in legalese, or simply left out altogether, the consumer cannot tell the difference before it is too late.

Mr. Speaker, when we buy cars, computers, even cereal, we know what we are getting and how much it will cost. And yet when it comes to purchasing health care coverage today, families are too often kept in the dark about what kind of care their plan covers or what out-of-pocket costs they may face in the case of a serious illness.

Health insurance is one of the most expensive products Americans buy. Consumers and employers pay on average over \$12,000 for it every single year. And yet we still expect them to make critical decisions about their health and well-being without all the information they need. You or I would never buy a car without first looking at its crash test ratings or knowing what kind of safety features it had. It is all laid out right on the sticker. Yet when it comes to health insurance, the most important information is simply not there.

And in a system where costs continue to skyrocket, the consequences have been devastating. Bad coverage and hidden exclusions can bankrupt people.

Sixty-one percent of working age adults who had problems paying medical bills or were paying off medical debt in 2007 actually had health insurance at the time the care was provided.

That is why I plan to introduce the Informed Consumer Choices in Health Care Act to promote transparency in coverage and to provide crucial data to consumers and health care providers.

The American Cancer Society Cancer Action Network, the American Heart Association, Families USA, and the Campaign For America's Future endorse this legislation to promote consistent information standards, provide long-overdue data and resources for consumers and create a new Office of Health Insurance Oversight within the Department of Health and Human Services to administer accountability and transparency initiatives in coordination with State insurance regulators.

It is a simple idea that better information makes better consumers, and in the end, healthier families as well. That is what the Informed Consumer Choices in Health Care Act is all about. I hope you will join me in empowering consumers to make the right choices for themselves and their families to make sure that they can truly count on their health care coverage.

#### RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess until 2 p.m. today.

Accordingly (at 12 o'clock and 50 minutes p.m.), the House stood in recess until 2 p.m.

□ 1400

#### AFTER RECESS

The recess having expired, the House was called to order at 2 p.m.

#### PRAYER

The Chaplain, the Reverend Daniel P. Coughlin, offered the following prayer:

For us to approach You in prayer, Lord, does not mean we have exhausted all of our own energies and so now are forced to turn to You. You do not exist only on the edge of our outer limits.

Rather, Lord, You are at the very center of all existence. In prayer we simply become more aware of Your presence at every moment and in everything we do.

Lord, through our prayer, all reality and all our responsibilities take on new dimensions. In the midst of everything we discover the joy of Your creative presence and faithful love.

You bless the day. You bless Congress and this Nation both now and forever.

Amen.

#### THE JOURNAL

The SPEAKER. The Chair has examined the Journal of the last day's proceedings and announces to the House her approval thereof.

Pursuant to clause 1, rule I, the Journal stands approved.

#### PLEDGE OF ALLEGIANCE

The SPEAKER. Will the gentlewoman from California (Ms. RICHARDSON) come forward and lead the House in the Pledge of Allegiance.

Ms. RICHARDSON led the Pledge of Allegiance as follows:

I pledge allegiance to the Flag of the United States of America, and to the Republic for which it stands, one nation under God, indivisible, with liberty and justice for all.

#### THOU SHALT NOT ASK

(Mr. POE of Texas asked and was given permission to address the House for 1 minute.)

Mr. POE of Texas. With the rash of crime by foreign nationals in the city of Houston, coupled with the recent shooting of two Houston police officers by illegals that were previously deported, the Houston Police Officers Union wants to end the archaic, absurd policy of not questioning people about their immigration status.

President Gary Blankenship of the union bluntly says, "My guys are tired of dealing with criminal aliens. The severity of the crime is escalating". He advocates weeding out dangerous criminals from the illegal community. He clearly says he doesn't want to round up the 400,000 illegals in the Greater Houston sanctuary community—just capture criminal illegals.

But whoa there! You can't do that, saith the mayor and the open border crowd. That's insulting. That's probably racial profiling. The nerve of the police to ask people their legal status. That might scare them. And that's the Federal Government's job.

So Houston will continue the policy of "Thou Shalt Not Ask", and, for political expediency, prefer the desires of the illegal community over the safety of the police, the citizens, and the legal immigrants.

And that's just the way it is.

#### NO RAISE FOR SENIORS, BUT THE ONE FOR CONGRESS STAYS?

(Mr. FLEMING asked and was given permission to address the House for 1 minute.)

Mr. FLEMING. For the first time in more than 30 years, Social Security recipients will not get a cost of living adjustment in 2010 or in 2011, yet most will pay increasing premiums for part B and D of Medicare. This is the first Social Security check cut since 1975!

So let me get this straight—no raise for seniors on a fixed income, but an automatic pay raise for Congress. What's wrong with this picture?

We're telling our seniors to make it on less while we are shelling out millions to protect animals such as the Brolga crane and the Iberian lynx—species not even found in the United States.