

bills, while the National Foundation for Credit Counseling reports 64 percent don't have \$1,000 to cover an emergency expense. According to Kaiser, deductibles have increased 50 percent since 2009.

During October, I was made aware of one innovative approach to bridge the affordability gap when I toured Holston Medical Group, one of the largest, multi-specialty physician practices in the southeastern United States and located in my district. Holston is partnering with a company called CarePayment to try to help ensure their patients can afford care recommended by their doctor.

Through its partnership with CarePayment, Holston patients can spread medical payments over 25 months or more at zero percent APR, without impact to their credit score. Everyone is eligible, regardless of income or employment status. This program helps patients afford their bills, and it also helps hospitals reduce their bad debt. For example, Holston has reduced its bad debt by 85 percent. That's significant, particularly when you consider that hospitals are seeing more and more of their bad debt coming from patients who have insurance.

This program removes financial concerns so patients can focus on their recovery. I was told one story about Betty, a constituent from Bristol, Tennessee, who injured her shoulder and needed physical therapy, but couldn't afford treatment. She enrolled in Holston's CarePayment program, finished therapy and pays just \$25 a month. She says she couldn't have had the treatment if Holston didn't offer the financing plan.

As a physician, I know what can happen when patients delay care. And delaying treatment is more likely when they don't have the money to pay.

The partnership between CarePayment and Holston is increasingly necessary as costs continue to be shifted. With uncertainty about the long-term feasibility of the ACA, partnerships like these may be helpful in ensuring patients can continue to receive the care they need.

#### IN SUPPORT OF H.R. 5739, THE NO SOCIAL SECURITY FOR NAZIS ACT

### HON. YVETTE D. CLARKE

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 04, 2014

Ms. CLARKE of New York. Mr. Speaker, this week, I voted in support of H.R. 5739, the No Social Security for Nazis Act, of which I am proud original co sponsor.

For decades now individuals who have been identified as Nazi war criminals have accessed their Social Security benefits, by means of a loophole in the Social Security Act. This loophole allowed those who were denaturalized, or those who voluntarily renounced their United States' citizenship, and left the country to avoid formal deportation proceedings, to continue receiving Social Security benefits.

H.R. 5739 will close the loophole by amending the law to stop Social Security benefit payments to those denaturalized due to participation in Nazi persecutions or those who voluntarily renounced their citizenship as part of a settlement with the Attorney General related to their participation in Nazi persecution.

Our country and the world will never forget the atrocities committed by the Nazi regime against millions of Jews and other targeted groups during World War II, nor should the perpetrators of these atrocities be allowed to continue to collect Social Security benefits due to a loophole in the law.

My district in Brooklyn, New York, which is the Ninth Congressional District of New York, is home to one of the largest orthodox Jewish populations in the country as well as being home to the second largest Jewish population in the nation overall. I know that my constituents would feel reassured to know that this loophole has been closed.

So, on behalf of my Jewish constituents and of all Americans, I want to thank my colleagues on both sides of the aisle who joined me in supporting H.R. 5739, the No Social Security for Nazis Act.

#### HONORING THE PUBLIC SERVICE OF DANIEL SANCHEZ

### HON. GLORIA NEGRETE MCLEOD

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 4, 2014

Mrs. NEGRETE MCLEOD. Mr. Speaker, Mr. Daniel Sanchez served as my Communications Director for California's 35th Congressional District, which includes the communities of Bloomington, Chino, Fontana, Montclair, Ontario, Rialto in San Bernardino County, and the city of Pomona in Los Angeles County.

Mr. Daniel Sanchez contributed greatly to the communications and public policy goals of my office and served as a legislative staff member to specifically serve constituent groups advocating for a better quality of life, housing issues, intelligence issues, working conditions, education, and immigrants' rights.

Mr. Daniel Sanchez managed the office's online presence as Chief Web Master and Social Media Coordinator, helping share the Congresswoman's work to constituents on Facebook, Twitter, Google+, YouTube, Instagram and Vine.

As a result of his work in Congress, Mr. Daniel Sanchez has had the unique opportunity of acquiring a deeper understanding of the legislative process, public policy formation in the nation's capital, while also providing assistance to other members in Congress, legislative committees, and their constituencies.

A native of Rialto, California, Mr. Daniel Sanchez attended local grade schools, graduated from Wilmer Amina Carter High School, and went on to earn a Bachelor of Arts degree in Political Science from the University of California, Riverside.

As a result of his outstanding service as Communications Director for my congressional office, Mr. Daniel Sanchez is better equipped to provide valuable leadership and contributions to educational institutions; local, regional, state and federal governments; and professional, business, and community endeavors in the State of California and the entire nation.

Let it be known Mr. Speaker, that Mr. Daniel Sanchez be commended for his exemplary service on behalf of the Members of Congress of the United States, and extended sincere best wishes for every success in his future endeavors.

VICKI WAGNER

### HON. ED PERLMUTTER

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 4, 2014

Mr. PERLMUTTER. Mr. Speaker, I rise today to recognize and applaud Vicki Wagner for receiving the 2014 City of Golden Mayor's Award of Excellence.

The City of Golden honors Vicki for her achievements over four decades of ongoing and enthusiastic volunteerism. Vicki came to Golden in 1968 and soon began volunteering in the City. First in her children's schools, then on the newly-created Citizens Action Committee in the 1980's, the Golden Urban Renewal Authority, and the Farmer's Market since it opened in 2002. She currently serves on the Golden Visitors Center Board of Trustees and the Golden Good Government League. Vicki is primarily responsible for the beautiful landscaping at the Visitors Center and exemplifies the spirit that makes Golden great.

I extend my deepest congratulations to Vicki Wagner for this well-deserved recognition by the City of Golden.

#### RECOGNIZING MR. PETER H. STEPHAICH FOR HIS CONTRIBUTIONS TO OUR NATION'S WATER TRANSPORTATION INFRASTRUCTURE

### HON. BILL SHUSTER

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 4, 2014

Mr. SHUSTER. Mr. Speaker, I rise today to recognize Mr. Peter H. Stephaich on the occasion of his receipt of the River Bell Award for his contributions to our nation's water transportation infrastructure.

Mr. Stephaich has devoted his talents to serving the maritime industry for over 30 years. During this time, he has held a number of important roles that make him a trusted figure, and someone who the industry looks to as a leader on transportation issues. He currently serves as Chairman and CEO of Blue Danube Incorporated and Campbell Transportation, which together employ hundreds of people, and operate over 500 vessels and four shipyards across the inland waterway system. In addition, he has served in a number of notable positions that have made him a steward of the industry. From his chairmanship of the National Waterways Foundation and the Board of American Waterways Operators, to his position as Commissioner and Vice Chairman of the Port of Pittsburgh Commission, Peter Stephaich is renowned across the nation as a stalwart advocate for America's water transportation professionals. Furthermore he has extended this advocacy to Capitol Hill, where he has been a notable voice for legislation to update and modernize our infrastructure. His testimony before the House Transportation and Infrastructure Committee was an important part of the process that led to the passage of The Water Resources Reform & Development Act of 2014 (WRRDA), and his input is thoroughly valued among the halls of Congress.