

The ACA limits the ability of insurers in the small group market to charge higher premiums based on age, preexisting health conditions and gender.

The H.R. 3522 creates exceptions to these important protections in the ACA for the next five years.

In addition, this bill allows insurers to charge small businesses higher insurance rates for coverage based on the age, gender and health status of their employees, which is prohibited by the ACA.

This will make working for small employers less attractive to workers, which can make the cost of labor higher as employers are forced to offer higher pay to attract workers while simultaneously paying higher rates for insurance.

H.R. 3522, will continue unnecessary uncertainty regarding the year-to-year cost of providing ACA mandated healthcare coverage to employees should a major health event occur or accident impact the health care cost of an employee.

The Administration strongly opposes H.R. 3522 because it threatens the health care security of hard working, middle class families.

Today, the nation is experiencing the lowest rate of health care price inflation in nearly 50 years.

We are also seeing a very slow growth in other measures of health costs, which have combined to dramatically slow the growth of small business premiums.

While health care costs are rising at low rates and choices for small businesses are improving through the Health Insurance Marketplace, this bill would be a major setback.

The Administration's transition program for non-ACA compliant plans to ACA compliant health insurance plans allows States to work to make sure that health plans remain affordable and compliant with the ACA.

We should make sure insurance plans offered to millions of small business workers do not reverse the progress made to extend quality, affordable coverage to millions of uninsured, hardworking, middle class families.

Before the ACA, ill people could only obtain high premium insurance that did not provide coverage for a pre-existing illness or medical condition.

Insurance companies could use annual caps on coverage that resulted in very high out-of-pocket costs to people who were paying for health insurance, but had no coverage for a medical condition.

The ACA brought relief to those with health insurance, those with pre-existing health conditions and the working poor where the Medicaid expansion was implemented.

Because of the health care law, for the first time, insurance companies in the individual and small group market are required to cover ten essentials, which include:

- Outpatient care;
- Emergency room visits;
- Treatment in the hospital for inpatient care;
- Care before and after child births;
- Mental health and substance use disorder services: behavioral health treatment, counseling, and psychotherapy;
- Prescription drugs;
- Services and devices to promote recovery from injuries, disabilities or chronic condition: physical and occupational therapy, speech-language pathology, psychiatric rehabilitation, and much more;

Lab tests;

Preventive services such as counseling, screenings, and vaccines; and

Pediatric services that cover dental care and vision care for kids.

The Affordable Care Act is one of the largest expansions of general healthcare, mental health and substance abuse disorder coverage in a generation.

#### THE AFFORDABLE CARE ACT

13 million Americans received \$1.1 billion in rebates from their health insurance companies last year.

105 million Americans have free preventive services.

Millions of women now have free coverage for comprehensive women's preventive medical services.

100 million Americans no longer have a lifetime limit on healthcare coverage.

17 million children with pre-existing conditions can no longer be denied coverage by insurers.

6.6 million young-adults up to age 26 can stay on their parents' health insurance plans.

6.3 million Seniors in the "donut hole" have saved \$6.1 billion on their prescription drugs.

3.2 million Seniors have access to free annual wellness visits under Medicare, and

360,000 Small Businesses are using the Health Care Tax Credit to help them provide health insurance to their workers.

#### STATISTICS ON TEXAS AND THE AFFORDABLE CARE ACT

3.8 million Texas residents receive preventative care services.

7 million Texans no longer have lifetime limits on their healthcare insurance.

300,731 young adults can remain on their parents' health insurance until age 26.

5 million Texas residents can receive a rebate check from their insurance company if it does not spend 80 percent of premium dollars on healthcare.

4,029 people with pre-existing conditions now have health insurance.

In 2014, insurance companies will be banned from: discriminating against anyone with a preexisting condition, charging higher rates based on gender or health status, enforcing lifetime dollar limits, enforcing annual dollar limits on health benefits.

Attempts to weaken or end the ACA are wrong. The unwillingness of the majority to make sure that those in our society with the greatest need health care coverage, but do not have the financial means to be denied access to healthcare are doing the nation a disservice.

I urge my colleagues to oppose H.R. 3522.

CELEBRATING BRENNON MOBLEY,  
JAMES RICHFIELD, AND J.D.  
HARTWIG

### HON. MARSHA BLACKBURN

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

*Thursday, September 11, 2014*

Mrs. BLACKBURN. Mr. Speaker, changing the world is no small feat. Many feel the call, but not many set out, put feet to their prayers and dreams, and actually change the world for the better. Three collegiate men from Belmont University have spent the summer putting more than their good wishes into motion. I rise today to honor Brennon Mobley, James Rich-

field, and J.D. Hartwig as they work to complete their heroic cross-country cycling tour.

Cycling across the county is certainly a noble endeavor. Nobler still are the 147 million reasons these three men are offering up their summer with blood, sweat, tears, and bike tires. By teaming up with 147 Million Orphans, a nonprofit founding in 2009 by two Middle Tennessee mothers seeking to meet the critical needs of orphans, the three will raise money to build a school in Honduras as they cycle the 3,300 miles from Oceanside, Oregon to Washington, DC.

Whether participant, parent, friend, supporter, or community member, those who have offered their time, talents, and treasures to this incredible summer ride bear witness to the power of coming together, in the name of the Almighty, for a common good. I ask my colleagues to join with me in celebrating the loving-kindness of Brennon Mobley, James Richfield, and J.D. Hartwig as we all continue the sacred work of protecting and serving the least among us.

#### TRIBUTE TO LOU MUMFORD

### HON. FRED UPTON

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

*Thursday, September 11, 2014*

Mr. UPTON. Mr. Speaker, I rise today to recognize a much beloved member of our community and a well-respected journalist, Lou Mumford, on the occasion of his retirement from the South Bend Tribune newspaper.

For the past 43 years, Lou has reported the news as it unfolded in Greater Michiana. He is an excellent writer with a trusted, familiar voice, gentle humor, and a strong sense of integrity. He was a true journalist's journalist, exemplifying the newspaper industry's gold standard.

During his many decades at work, Lou has seen it all, both good and bad. From covering everything from the high school football team to the courthouse; providing eyewitness accounts to presidential visits; to reporting on the grand national scene and sharing the stories of individuals living right within our community.

When Lou was covering local politics or breaking news out of Washington, you always knew what to expect. His questions were fair, unbiased, and intuitive. You were never going to get a free pass, but you would always be treated with the utmost courtesy and respect. It is impossible to not develop a deep professional respect and admiration for a man of Lou's character. And despite our unbridgeable differences—he roots for the White Sox and I am a dyed-in-the-wool Cubs fan—I am grateful for the warm personal rapport we developed over the years.

Lou has a knack for reading the political field—the history, personalities, issues, and all their nuances—because he understands people and what makes them tick. He also empathizes and brings the reader along with him on an emotional journey. This is where Lou showed his true strengths.

His columns shared the lives of ordinary folks in our own community, touching upon the full range of human emotions. His stories about everyday lives could warm the heart, bring a smile to our face, or a tear to our eye.