

PROVIDING FOR CONSIDERATION OF H.R. 3564, MIDDLE CLASS BORROWER PROTECTION ACT OF 2023; PROVIDING FOR CONSIDERATION OF H.R. 3799, CUSTOM HEALTH OPTION AND INDIVIDUAL CARE EXPENSE ARRANGEMENT ACT; AND PROVIDING FOR CONSIDERATION OF H. RES. 461, CONDEMNING THE USE OF ELEMENTARY AND SECONDARY SCHOOL FACILITIES TO PROVIDE SHELTER FOR ALIENS WHO ARE NOT ADMITTED TO THE UNITED STATES

Mr. BURGESS. Mr. Speaker, by direction of the Committee on Rules, I call up House Resolution 524 and ask for its immediate consideration.

The Clerk read the resolution, as follows:

#### H. RES. 524

*Resolved*, That at any time after adoption of this resolution the Speaker may, pursuant to clause 2(b) of rule XVIII, declare the House resolved into the Committee of the Whole House on the state of the Union for consideration of the bill (H.R. 3564) to cancel recent changes made by the Federal Housing Finance Agency to the up-front loan level pricing adjustments charged by Fannie Mae and Freddie Mac for guarantee of single-family mortgages, and for other purposes. The first reading of the bill shall be dispensed with. All points of order against consideration of the bill are waived. General debate shall be confined to the bill and amendments specified in this section and shall not exceed one hour equally divided and controlled by the chair and ranking minority member of the Committee on Financial Services or their respective designees. After general debate the bill shall be considered for amendment under the five-minute rule. In lieu of the amendment in the nature of a substitute recommended by the Committee on Financial Services now printed in the bill, an amendment in the nature of a substitute consisting of the text of Rules Committee Print 118-8, modified by the amendment printed in part A of the report of the Committee on Rules accompanying this resolution, shall be considered as adopted in the House and in the Committee of the Whole. The bill, as amended, shall be considered as the original bill for the purpose of further amendment under the five-minute rule and shall be considered as read. All points of order against provisions in the bill, as amended, are waived. No further amendment to the bill, as amended, shall be in order except those printed in part B of the report of the Committee on Rules. Each such further amendment may be offered only in the order printed in the report, may be offered only by a Member designated in the report, shall be considered as read, shall be debatable for the time specified in the report equally divided and controlled by the proponent and an opponent, shall not be subject to amendment, and shall not be subject to a demand for division of the question in the House or in the Committee of the Whole. All points of order against such further amendments are waived. At the conclusion of consideration of the bill for amendment the Committee shall rise and report the bill, as amended, to the House with such further amendments as may have been adopted. The previous question shall be considered as ordered on the bill, as amended, and on any further amendment thereto to final passage without intervening motion except one motion to recommit.

SEC. 2. At any time after adoption of this resolution the Speaker may, pursuant to

clause 2(b) of rule XVIII, declare the House resolved into the Committee of the Whole House on the state of the Union for consideration of the bill (H.R. 3799) to amend the Internal Revenue Code of 1986 to provide for health reimbursement arrangements integrated with individual health insurance coverage. The first reading of the bill shall be dispensed with. All points of order against consideration of the bill are waived. General debate shall be confined to the bill and amendments specified in this section and shall not exceed 80 minutes equally divided among and controlled by the chair and ranking minority member of the Committee on Education and the Workforce or their respective designees and the chair and ranking minority member of the Committee on Ways and Means or their respective designees. After general debate the bill shall be considered for amendment under the five-minute rule. In lieu of the amendment in the nature of a substitute recommended by the Committee on Ways and Means now printed in the bill, an amendment in the nature of a substitute consisting of the text of Rules Committee Print 118-9, modified by the amendment printed in part C of the report of the Committee on Rules accompanying this resolution, shall be considered as adopted in the House and in the Committee of the Whole. The bill, as amended, shall be considered as the original bill for the purpose of further amendment under the five-minute rule and shall be considered as read. All points of order against provisions in the bill, as amended, are waived. No further amendment to the bill, as amended, shall be in order except those printed in part D of the report of the Committee on Rules. Each such further amendment may be offered only in the order printed in the report, may be offered only by a Member designated in the report, shall be considered as read, shall be debatable for the time specified in the report equally divided and controlled by the proponent and an opponent, shall not be subject to amendment, and shall not be subject to a demand for division of the question in the House or in the Committee of the Whole. All points of order against such further amendments are waived. At the conclusion of consideration of the bill for amendment the Committee shall rise and report the bill, as amended, to the House with such further amendments as may have been adopted. The previous question shall be considered as ordered on the bill, as amended, and on any further amendment thereto to final passage without intervening motion except one motion to recommit.

SEC. 3. Upon adoption of this resolution it shall be in order without intervention of any point of order to consider in the House the resolution (H. Res. 461) condemning the use of elementary and secondary school facilities to provide shelter for aliens who are not admitted to the United States. The amendments to the resolution and the preamble recommended by the Committee on Education and the Workforce now printed in the resolution shall be considered as adopted. The resolution, as amended, shall be considered as read. The previous question shall be considered as ordered on the resolution and preamble, as amended, to adoption without intervening motion except one hour of debate equally divided and controlled by the chair and ranking minority member of the Committee on Education and the Workforce or their respective designees.

The SPEAKER pro tempore (Mr. DUNCAN). The gentleman from Texas is recognized for 1 hour.

Mr. BURGESS. Mr. Speaker, for the purpose of debate only, I yield the customary 30 minutes to the gentleman

from Massachusetts (Mr. MCGOVERN), pending which I yield myself such time as I may consume. During consideration of this resolution, all time yielded is for the purpose of debate only.

□ 1215

#### GENERAL LEAVE

Mr. BURGESS. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days in which to revise and extend their remarks.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Texas?

There was no objection.

Mr. BURGESS. Mr. Speaker, last night the Rules Committee met and reported a rule, House Resolution 524, providing for consideration of three measures: H. Res. 461, H.R. 3799, and H.R. 3564.

The rule provides for consideration of H.R. 3564 under a structured rule with 1 hour of debate equally divided and controlled by the chair and ranking minority member of the Committee on Financial Services or their designee.

The rule makes in order four amendments and provides one motion to recommit. The rule additionally provides for consideration of H.R. 3799 under a structured rule with 80 minutes of general debate equally divided and controlled by the chair and ranking minority member of the Committees on Education and the Workforce or their respective designees and Ways and Means or their respective designees. The rule makes in order three amendments and provides one motion to recommit.

Finally, the rule provides for consideration of H. Res. 461 under a closed rule with 1 hour of debate equally divided and controlled and by the chair and ranking minority member of the Committee on Education and the Workforce or their respective designees.

Mr. Speaker, I rise today in support of the rule and in support of the underlying bills.

Today, the Republican majority continues its long process of reversing and repairing the damages inflicted on the American people by the Biden administration and the previous Democrat majority.

Mr. Speaker, included in the rule is H.R. 3799, the Custom Health Option and Individual Care Expense Arrangement Act, or the CHOICE Arrangement Act, introduced by my friend from Oklahoma, KEVIN HERN.

This legislation includes commonsense changes to help lower health insurance costs, increase competition in the healthcare market, and ensure access to high-quality, low-cost plans for Americans and small business owners and their employees.

In 2021, almost 55 percent of Americans were covered by employer-based health coverage. Employer-based health coverage is easily the most popular option for Americans to receive health insurance coverage. According to the National Federation of Independent Business, of small employers

that did not offer health insurance coverage to their employees, two-thirds reported that the reason they do not offer the health insurance is because it is simply too expensive.

In 2019, President Trump and his administration published regulations allowing employers to provide their employees with a fixed amount of money each year in tax-preferred individual health coverage reimbursement accounts that an employee could use to buy coverage in the individual market.

Current regulations allow employers to establish individual coverage health reimbursement accounts which employees can use to purchase individual market coverage and pay for their out-of-pocket medical expenses.

The CHOICE Arrangement Act seeks to codify these regulations to provide tax-advantaged funds for employees to buy portable health insurance plans and requires notification to employers of the availability of these tax-advantaged health insurance benefits.

The CHOICE Arrangement Act also includes provisions codifying the right of small businesses to band together and form association health plans to offer pooled health insurance coverage to their employees.

This legislation will give employers maximum flexibility in how they provide coverage options for their employees by providing CHOICE arrangements while also providing expected benefits like dental plans, vision plans, accident, disability benefits, and more.

This legislation will also ensure that stop-loss coverage is not subject to Federal regulation under the Employee Retirement Income and Security Act. These commonsense changes will stop the Biden administration from administratively making healthcare more expensive by regulating stop-loss coverage and ensuring that small businesses can, in fact, remain competitive.

Mr. Speaker, also included in this rule is H. Res. 461. This condemns the practice of retrofitting our children's schools to house illegal immigrants. President Biden and the Democrats' failures at the southern border are so comprehensive, so overwhelming that municipalities are now co-opting the schools where we educate our children because President Biden refuses to secure the southern border.

Because President Biden cannot or will not secure our southern border, Mr. Speaker, our local communities and municipalities are now casualties of President Biden's border crisis.

The American people rightfully demand that President Biden and Democrats in Congress acknowledge this crisis. They demand that they not only acknowledge the crisis, Mr. Speaker, they demand that their Federal Government solve this self-inflicted crisis that is pushing our communities well past the breaking point.

New York City and its mayor, Eric Adams, are the first to cry uncle. Mr. Speaker, 2 months is how long Mayor

Adams and New York City lasted, suffering under conditions of a size and scale not even comparable to the conditions that Texans have been enduring these past 2½ years under an administration that has only now started to pay attention to this humanitarian crisis when it started to affect their constituents.

Over and over again, we have pleaded with the Biden administration to take this crisis seriously, only to be rebuffed time and again. This humanitarian catastrophe can be laid squarely at the feet of the Secretary of Department of Homeland Security, Secretary Mayorkas, and, of course, President Biden who have chosen to do nothing rather than be labeled xenophobes by their progressive colleagues for actually enforcing existing immigration law and securing our southern border.

Mr. Speaker, the temptation for the Biden administration has been to bury their heads in the sand and hope that these waves of illegal immigrants coming across our border will, in fact, magically disappear. They will not, Mr. Speaker, not until President Biden finally gets serious about the border crisis by demanding that the Secretary of Homeland Security do his job and secure our southern border, or maybe find someone else who can do that job.

Finally, Mr. Speaker, the rule provides for consideration of H.R. 3564, the Middle Class Borrower Protection Act of 2023. This bill would repeal the Federal Housing Finance Agency's recalibrated single-family pricing framework to guarantee mortgages which would charge borrowers with higher credit scores larger fees to subsidize borrowers with lower credit scores.

If not for our Republican majority, Mr. Speaker, one out of every two borrowers with higher credit scores would be assessed higher mortgage fees in President Biden's radical equity agenda.

President Biden is telling the American people that if you work hard, if you are responsible with your finances, if you pay your bills on time, you are going to get to subsidize the mortgages of those who did not make the same sacrifices that you did in order to attain a higher credit score. This sends a terrible message to the American people.

Mr. Speaker, I thank Mr. DAVIDSON for bringing us this final piece of legislation that underscores that the Republican majority stands with those middle-class families who have done the right thing and should not be pushed by a radical administration that is obsessed with radical wealth distribution schemes.

Mr. Speaker, I reserve the balance of my time.

Mr. MCGOVERN. Mr. Speaker, I thank the gentleman from Texas for yielding me the customary 30 minutes, and I yield myself such time as I may consume.

Mr. Speaker, Republicans are in charge of the House of Representatives.

They control the schedule here. They control when bills get brought up for debate. They make the Calendar. We could be debating a bipartisan bill that actually helps get more people on to healthcare or lowers prescription drug costs and makes coverage more affordable, but instead Republicans are bringing to the floor a bill to chip away at the Affordable Care Act. They are siding with billionaire corporations and insurance companies and actually spending money to kick people off of healthcare.

We could be debating bipartisan legislation that makes it easier for regular middle-class Americans to buy a home, but instead, Republicans are bringing to the floor a bill that literally increases mortgage fees charged to middle-income borrowers.

Time and time again, this majority brings to the floor bills that benefit billionaire corporations, insurance companies, the rich and powerful, Big Oil, Big Pharma, all at the expense of everyday people back home who send us here to fight for them.

□ 1230

We could be debating bipartisan legislation that actually addresses our broken immigration system. Instead, Republicans are bringing to the floor a nonbinding resolution that condemns a nonexistent problem so they can go after immigrants once again.

We had a Member in the Rules Committee last night yelling and screaming and ranting and raving about all he thinks is wrong with our immigration system and the border. It was actually kind of scary.

Listen, I get being passionate about this problem. I am not here to argue that our immigration system doesn't need to be fixed. We all know that it could use a comprehensive overhaul, but we don't need to be screaming at each other about this nonbinding press release of a bill that does literally nothing to help deal with our border. My God.

Republicans want to talk about immigration, so let's talk about immigration.

Let's talk about how the Republican solution to the border is building a stupid wall that even they know won't work.

Let's talk about fentanyl. Let's talk about how most of it is trafficked through legal ports of entry in the United States by U.S. citizens, by the way, and let's talk about how President Joe Biden seizes more fentanyl at the border than Donald Trump did. That is just a fact.

Yet, we had a Member last night have a complete meltdown over this issue. Would Republicans rather the Biden administration not seize fentanyl? I don't get it. Make it make sense.

Let's talk about how, since the end of title 42 on May 11, unlawful entries along the southern border have plummeted. As of June 6, Customs and Border Protection had an average of 3,700

encounters between points of entry or unscheduled encounters per day, a decrease of over 70 percent.

Republicans don't want to talk about any of that. Instead, they are going to try to get people all worked up by scapegoating vulnerable migrants who are fleeing awful circumstances in search of safety.

I can't believe I have to say this, but migrants are not political pawns. They come to our country seeking a better life, often fleeing violence and oppression. They are human beings and deserve to be treated with dignity and respect. Yet, Republican Governors have treated migrants like they are garbage, busing them across the country like luggage, with no advance notice or coordination, dumping them outside after they call the press to show up and make a scene. I find it disgusting. I find it racist. I find it disrespectful to all that this country stands for.

This nonbinding press release that they are bringing to the floor isn't a serious attempt to solve a problem. They are dropping migrants off in New York City and then attacking New York City for trying to come up with solutions to the problem. This is absurd.

Then, Republicans claim gyms can't be used to house migrants because they want to "protect students." Give me a break. Migrants have never been housed in a facility with kids. That is just a fact. In the Rules Committee last night, we asked the person who was bringing the bill before the committee to give us examples. She couldn't.

If we want to talk about protecting students, let us talk about protecting students. A thousand kids have died from gun violence this year. Where will the next school shooting be? Parents are terrified their kid will be next. Teachers are terrified that their class will be next. Students are terrified they will be next. Republicans are here regulating gyms instead of guns. What the hell is wrong with these people?

This majority is obsessed with demonizing, demeaning, and targeting people who are coming to the United States in desperate search of a better life. Stop appealing to the worst instincts in people. Stop peddling hate. Stop fueling racism.

Here is a contrast I want people to know about. President Biden and the Democrats are working to expand the middle class, to build a strong economy from the bottom up and the middle out. Democrats are lowering costs for working families, helping cut inflation by more than half since last summer.

Democrats have taken on Big Pharma to reduce prescription drug costs, and Democrats continue to fight special interests to lower healthcare costs while making childcare and housing more affordable for working families.

Democrats are investing in America and have created more than 13 million jobs since President Biden took office.

Democrats are bringing supply chains back home, fixing our roads and bridges, and delivering clean water and high-speed internet to more communities.

Democrats are making our communities safer. We are committed to building on the gun safety legislation we passed last year by strengthening background checks and keeping dangerous weapons of war off our streets to protect America's kids.

Democrats know that we don't have to choose between an immigration system that reflects our interests and our values, and we don't demonize and attack people who want to come to this country in search of a better life.

You are seeing on the floor today exactly what Republicans have to offer: nothing, not a thing, no plans, no ideas. They are just interested in helping the rich and powerful and using immigrants as political pawns to drive a wedge between people. It is a rotten, shameful thing to do.

Mr. Speaker, I urge all my colleagues to vote "no" on this rule and the underlying bill, and I urge my colleagues on the Republican side to get serious about bringing legislation to the floor that will actually make a difference, that will actually help fix some of the challenges that we face in this country. This is a joke.

Mr. Speaker, I reserve the balance of my time.

Mr. BURGESS. Mr. Speaker, I yield 3 minutes to the gentleman from New York (Mr. LANGWORTHY), a valuable new member of the Rules Committee.

Mr. LANGWORTHY. Mr. Speaker, five counties in my district have declared a state of emergency in response to the influx of migrants since title 42 ended. These five counties didn't declare a state of emergency out of hate or a lack of compassion but because they simply do not have the resources to handle the unprecedented flood of illegal immigration.

Our local taxpayers and tax dollars meant to support our kids in schools across Chautauqua, Cattaraugus, and Allegheny Counties are instead going to house illegal immigrants, thanks to a crisis that the Biden administration created.

My colleagues across the aisle have claimed time and again that by opposing an unprecedented influx of illegal immigration, Republicans somehow lack compassion or humanity. Mr. Speaker, allowing fentanyl to flood in from our southern border, killing thousands of Americans, and offering no concrete solutions to combat this epidemic is not compassionate. Standing back and demonizing our Border Patrol agents while the cartels traffic countless human beings, including young children, into this country is not compassionate. The Department of Health and Human Services losing track of 85,000 migrant children, with an untold number trafficked and exploited, is not compassionate, either.

Poisting this inhumane crisis onto the backs of small-town America after

the richest, most liberal enclaves in our country, like Martha's Vineyard, clutch their pearls at even the sight of one group of illegal immigrants is not compassionate.

I am proud to cosponsor H. Res. 461 to be considered under this rule, and I look forward to this and many more steps Republicans in the House are taking to secure our border and to force this administration to uphold our immigration laws.

Mr. MCGOVERN. Mr. Speaker, I yield myself such time as I may consume.

I appreciate the gentleman's tirade just now, but the bottom line is that nothing in this bill that his party is championing as somehow this important piece of legislation does anything to provide any assistance to any of these communities. Not one penny goes to offset any of the costs that might be incurred—nothing, not a thing.

I just don't get it. People come onto this floor and speak in sound bites and do press releases and then bring legislation to the floor that is nonbinding, that means nothing, that does nothing. This is ridiculous.

We need to fix our immigration system. We tried to do that when we were in charge. We had challenges in the Senate trying to overcome the filibuster, but we were trying to fix the system. That is a contrast to what we are doing here now, which is a nonbinding resolution.

By the way, a nonbinding resolution, to anybody who is watching, means it is just somebody's opinion. It doesn't do anything—no money, no assistance, no help to anybody. It is just like: "I want to tell you what my opinion is." Big deal.

Mr. Speaker, I am going to urge that we defeat the previous question, and if we do, I am going to offer an amendment to the rule to provide for consideration of a resolution which states that it is the House's duty to protect and preserve Social Security and Medicare for future generations and reject any cuts to these essential programs.

We know, because we have heard from my friends, that they have their eyes on these programs. We need to get people on record to make sure that they will not vote for any cuts.

Mr. Speaker, I ask unanimous consent to insert the text of my amendment into the RECORD, along with any extraneous material, immediately prior to the vote on the previous question.

The SPEAKER pro tempore (Mr. YAKYM). Is there objection to the request of the gentleman from Massachusetts?

There was no objection.

Mr. MCGOVERN. Mr. Speaker, I yield 3 minutes to the gentleman from Illinois (Mr. SORESENSEN) to discuss that proposal.

Mr. SORESENSEN. Mr. Speaker, I stand today in strong support of Social Security and the invaluable role that it plays in the lives of more than 2.2 million people in Illinois and over 150,000

of our neighbors and family members in the 17th Congressional District of Illinois.

Social Security benefits make up one-third of the income of our Nation's seniors, and benefits are the primary source of income for most seniors.

Social Security is not a handout. This is a program that working Americans have paid into for years with the promise that the Federal Government would stand by them and respect their hard work and their labor.

Too often over the past few months, we have heard threats from my colleagues across the aisle about cutting off these hard-earned benefits—first during the debt ceiling negotiations, and most recently, my colleagues in the Republican Study Committee recently put forth a budget that renews Republican attacks on Social Security benefits.

Their unserious proposal shows my colleagues care more about scoring political points and playing games with your future than governing responsibly and with your interests in mind. That we are having this conversation and considering these budgets shows how out of touch my colleagues across the aisle are with the struggles that real Americans face every single day.

Under their proposal, 9.7 million Illinoisans would see their retirement age increased, cutting their Social Security benefits and forcing them to work even longer for less.

Let me be clear, Mr. Speaker. Social Security is a sacred promise to our Nation's seniors. It is not a political football. I will oppose any proposal that cuts the earned benefits that provide essential financial stability to millions of Americans.

Our communities have worked for decades to earn these benefits, and it is unconscionable to turn around and take that away from people, especially as prices still remain high for consumers.

Mr. Speaker, I urge my colleagues to defeat the previous question so we can bring up legislation that protects, not undermines, Social Security.

Mr. BURGESS. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, the only entity cutting Social Security or Medicare right now is the White House, the Biden administration. Over the last 2½ years, cuts to Medicare have totaled probably \$40 billion in the part B drugs administered in physician's offices and \$300 billion in Medicare Advantage, all done through the Inflation Reduction Act last year. The only people talking about cutting Medicare right now is the administration, and that is really what ought to be stopped.

Right now, that is not the business at hand. What we are discussing today are three important bills that are going to be considered on the floor. I urge my colleagues to vote in favor of the rule and in favor of the underlying bills.

Mr. Speaker, I reserve the balance of my time.

Mr. McGOVERN. Mr. Speaker, I ask unanimous consent to include in the RECORD a Washington Post article titled: "House GOP eyes Social Security, Medicare amid spending battle."

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Massachusetts?

There was no objection.

[From the Washington Post, Jan. 24, 2023]

HOUSE GOP EYES SOCIAL SECURITY,  
MEDICARE AMID SPENDING BATTLE  
(By Tony Romm)

House Republicans have started to weigh a series of legislative proposals targeting Social Security, Medicare and other entitlement programs, part of a broader campaign to slash federal spending that could force the new majority to grapple with some of the most difficult and delicate issues in American politics.

Only weeks after taking control of the chamber, GOP lawmakers under new Speaker Kevin McCarthy (R-Calif.) have rallied around firm pledges for austerity, insisting their efforts can improve the nation's fiscal health. They have signaled they are willing to leverage the fight over the debt ceiling—and the threat of a fiscal doomsday—to seek major policy concessions from the Biden administration.

So far, the party has focused its attention on slimming down federal health care, education, science and labor programs, perhaps by billions of dollars. But some Republicans also have pitched a deeper examination of entitlements, which account for much of the government's annual spending—and reflect some of the greatest looming fiscal challenges facing the United States.

In recent days, a group of GOP lawmakers has called for the creation of special panels that might recommend changes to Social Security and Medicare, which face genuine solvency issues that could result in benefit cuts within the next decade. Others in the party have resurfaced more detailed plans to cut costs, including by raising the Social Security retirement age to 70, targeting younger Americans who have yet to obtain federal benefits.

"We have no choice but to make hard decisions," said Rep. Kevin Hern (R-Okla.), the leader of the Republican Study Committee, a bloc of more than 160 conservative lawmakers that endorsed raising the retirement age and other changes last year. "Everybody has to look at everything."

Any plan to rethink entitlements is likely to face steep opposition in the Democratic-led Senate and may never gain meaningful traction even among other Republicans in the House. Adding to the political challenge, former president Donald Trump waded into the debate Friday, warning his party publicly against cutting "a single penny from Medicare or Social Security."

Democrats, meanwhile, have been unsparing in their criticisms, saying millions of Americans could see their benefits cut at the hands of the new House GOP majority. President Biden has stressed he will not negotiate such a deal with Republicans, as he prepares to discuss a raft of fiscal issues with McCarthy in the coming days.

Speaking to reporters Tuesday, White House press secretary Karine Jean-Pierre said she had no update on the timing of a meeting with McCarthy. But she repeated Biden's belief that the debt ceiling should be addressed "without conditions." The president himself later blasted the GOP for being "genuinely serious about cutting Social Security, cutting Medicare," adding: "Look, I have no intention of letting the Republicans wreck our economy."

The early wrangling underscores the stakes as Republicans look for aggressive ways to limit federal spending. In a time of immense, growing debt, the party's looming decisions could carry vast consequences: Every cut in Washington, large or small, threatens to spell dramatic changes for millions of Americans' finances—not to mention the GOP's own political fortunes.

"We need to be taking this very, very seriously, and the tragic thing is, everybody knows it," said Rep. Vern Buchanan (R-Fla.), a top lawmaker on the tax-focused House Ways and Means Committee, lamenting the state of Social Security and Medicare.

But, Buchanan said, the early political sniping around the issue threatens to make any meaningful overhaul impossible. He stressed the two parties have to work together, or else Republicans could face a political drubbing if they forge ahead on their own. "It's a good way to get fired quickly," he said.

For the moment, Republicans are only beginning to plot a new fiscal road map. To maximize their leverage, they have pursued spending cuts in exchange for their support to raise the debt ceiling, the legal cap that allows the U.S. to borrow money to pay its existing bills.

Unless Congress enacts a new limit or suspends the current one, the government is set to breach the threshold sometime this summer, which would trigger a historic, calamitous default that could thrust the economy into a recession. Last week, the Treasury Department began taking what it calls "extraordinary measures" to avoid hitting the cap, which could sustain the government until at least early June.

Hoping to engage top Democrats and the White House, GOP leaders have offered early hints of the deep cuts they seek: Some Republicans have suggested they want to pare back spending to levels approved in the 2022 fiscal year, meaning cuts across government could exceed \$130 billion. Others have eyed new caps on key federal agencies and programs, hoping to keep domestic spending depressed for the next decade in ways Democrats have described as devastating.

Yet GOP leaders have not said exactly what they'd cut, or whether some areas might be off-limits, including money for the military and its veterans. Instead, they have promised to produce a blueprint in the coming weeks that balances the budget over the next 10 years. But balancing the federal till is no small feat—previous Republican majorities that passed measures to eliminate the deficit used gimmicks and other fiscal wizardry, and they only achieved a balanced budget on paper. This time, the task is especially immense, potentially requiring the GOP to identify more than \$14 trillion in cuts through 2032, according to the Committee for a Responsible Federal Budget, which advocates for reducing the deficit.

So far, the cuts that Republicans have considered represent only a fraction of the government's overall ledger, which also includes mandatory spending—the category that encompasses Social Security, Medicare, Medicaid, food stamps and a wide array of other federal payments that totaled more than \$4.8 trillion in outlays over the 2021 fiscal year, according to the Congressional Budget Office (CBO).

Social Security and Medicare are funded through payroll taxes collected from employers and employees. The programs are popular, and for many Americans, they are a financial lifeline: In 2022, an average of 66 million seniors received a Social Security check each month, according to the federal government; more than 59 million people are enrolled in a Medicare plan, recent private estimates show.

But these entitlements face annual shortfalls, especially as the number of retired Americans grows faster than the two programs' dedicated tax revenue. The complicated fiscal picture has led CBO to conclude that Social Security could exhaust its trust fund by 2033, at which point it would become insolvent, potentially resulting in a 23 percent cut to seniors' monthly checks unless Congress intervenes. For Medicare, meanwhile, its key hospital-focused trust fund faces a similar problem in 2028, risking payments toward Americans' health care, according to its trustees.

"That would represent a substantial reduction in payments to Social Security beneficiaries, many of whom have very modest income and would face real hardship if their benefits had to be cut back sharply at one fell swoop," said Paul Van de Water, a senior fellow at the Center on Budget and Policy Priorities, a left-leaning think tank.

The looming deadlines have emboldened some Republicans in Washington to take a look at the two programs, which are considered to be the third rail of American politics. GOP lawmakers have been counseled by a wide array of right-leaning groups, including the Heritage Foundation, that the new majority should consider significant changes to entitlements as part of their commitment to cutting spending and balancing the budget. But historically, the organization has argued against tax increases—and in a new statement on Tuesday, it did not endorse cuts to mandatory spending in the context of the debt limit.

"You don't get out of our current situation without tackling entitlement programs," said Rachel Greszler, a senior research fellow at the Heritage Foundation, noting the country is getting "closer and closer to the date of insolvency."

In an early sign of their interest, House GOP leaders initially included "mandatory spending" as a legislative priority during a meeting with rank-and-file lawmakers earlier this month. But Republicans did not mention explicitly what they hoped to address with Social Security and Medicare. An aide to Rep. Jason T. Smith (R-Mo.), the new chairman of the Ways and Means Committee, only said this week that "tying those programs to the debt ceiling has not been a part of any conversation," he has had.

Other GOP leaders have ruled out direct cuts for seniors currently collecting benefits, leaving the door open for discussions about other legislative proposals.

"You've got to protect Medicare and Social Security. And the path the Democrats are going, they are going to go bankrupt," McCarthy told reporters last week. "Let's sit down and find a place that we can protect Medicare and Social Security for the future generations, let's put our house in order on how we're going to spend, and let's make the investments we need to make America stronger."

In a sweeping road map unveiled last year, the Republican Study Committee—the largest GOP group in the House—called for significant revisions to Social Security and Medicare. Their plan would raise Medicare eligibility to age 67, while allowing for more private-sector plans, while lifting Social Security to age 70 for younger workers and changing the way benefits are calculated. That proposal also raised the possibility that lawmakers could rethink payroll taxes, allowing the money to fund private-sector retirement options.

Republicans proposed privatizing key elements of the Social Security system under President George W. Bush after the 2004 election, only to encounter an onslaught of opposition that scuttled the White House campaign. Eighteen years later, Biden and his

top aides lambasted GOP lawmakers in the 2022 race for trying to "deny seniors' benefits they have already paid into." The president saved some of his most forceful comments for proposals put forward by Sen. Rick Scott (R-Fla.), who sought to require Congress to reauthorize Social Security and Medicare every five years.

Still, some Republican lawmakers have signaled renewed interest in those plans. Earlier this month, Scott promised to seek entitlement reforms in the context of the debt limit, promising at the time that a "day of reckoning is coming." Hern, the leader of the RSC, said in a separate interview that lawmakers should at least be able to discuss bipartisan legislation to change the retirement age for a "child who has not paid a single dollar in payroll taxes."

"No one needing Social Security right now, or expecting to get it in the near future, should be impacted," added Rep. Earl L. "Buddy" Carter (R-Ga.), another member of the Republican Study Committee, who described the debt ceiling as a means of political "leverage."

"We have a responsibility as guardians of the taxpayers' money to make sure we stabilize Social Security and Medicare," he said.

Other lawmakers have raised the prospect they could set up a special panel to explore entitlement spending on behalf of Democrats and Republicans who are wary of such a fight. Even a member of the president's own party, Sen. Joe Manchin III (D-W.Va.), has reaffirmed his recent interest in the idea: This weekend, he touted bipartisan legislation chiefly drafted by Sen. Mitt Romney (R-Utah) that would analyze entitlements and ease the process by which legislation involving those programs could come to the floor.

The idea could gain some traction in the House, where Buchanan pointed to the bill as he stressed the need to "work together and not make this so political." Another top Republican, Rep. Jodey Arrington (Tex.), led a group of Democratic and GOP lawmakers two years ago in calling for "special, bipartisan, bicameral rescue committees" to study Social Security, Medicare and other federal trust funds, he wrote at the time.

"We're within the budget window of both the Medicare trust fund and the Social Security trust fund going insolvent. If we don't do something in that respect, then that's going to cause a benefit cut automatically, and nobody wants that," Arrington said in an interview.

As the new chairman of the House Budget Committee, Arrington is set to oversee Republicans' efforts to craft a blueprint that could eliminate the deficit over the next decade. He has previously endorsed changes to other federal benefit programs, including food stamps, seeking to impose new work requirements on poorer Americans.

But some lawmakers have expressed deep reservations about the creation of a new fiscal commission, fearing that would open the door for cuts—targeting seniors as well as those who are not yet eligible for Medicare and Social Security. Sen. Bernie Sanders (I-Vt.) said Saturday on Twitter that such a panel is the "last thing we need," pointing to the fact a prior attempt to impanel experts on entitlements recommended cuts to the program. "We must instead expand Social Security," Sanders said.

Appearing on CNN's "State of the Union" a day later, Manchin rejected his liberal colleague's claims. "No cuts. No cuts to anybody that's receiving their benefits, no adjustments to that. They earned it," he said.

But Manchin appeared not to rule out other changes, as he broke with his own party in calling on Biden to negotiate with Republicans over the debt ceiling. "Could we

put basically something on the floor that we will get to vote on it? Let the people decide and see if we're willing to basically get our house in order," the senator said.

At the White House, Biden and his top aides broadly have held firm in their position that Republicans should not politicize a key fiscal deadline. But spokeswoman Jean-Pierre did not respond last week when she was asked if the White House had its own plan for preventing Social Security and Medicare from becoming insolvent, as she blasted the GOP for "political gamesmanship."

"We should not put on the chopping blocks the very programs that matter to the American people," she said.

Mr. MCGOVERN. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, it is simple. To lower the national deficit, House Republicans plan to try to cut Social Security and Medicare. This includes potentially "raising the Social Security retirement age to 70, targeting younger Americans who have yet to obtain Federal benefits."

We have a number of Members on the Republican side who talk about privatization all the time. That is their favorite word when it comes to Social Security and Medicare. We want to make sure the American people understand who is on their side and who is trying to undercut things that are very meaningful to them.

Mr. Speaker, I also point out that my Republican colleagues have been in disarray since they took the majority, and they have failed to pass meaningful legislation into law on behalf of the American people. As I said, they control this Chamber, the schedule, the committees, and what they bring to the floor.

□ 1245

At this point in the 117th Congress, that is the previous Congress, Democrats had passed 17 bills into law. At this point in the 116th Congress, under divided government, we passed 21 bills into law.

You want to know how much this majority has passed into law?

Six.

They are failing the American people. They are incapable of bringing legislation to the floor that can garner bipartisan support that has any chance in the Senate.

Mr. Speaker, I ask unanimous consent to include in the RECORD a comparison of the number of bills passed into law by May 31, which demonstrates how utterly unproductive this Congress has been.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Massachusetts?

There was no objection.

COMPARISON OF THE NUMBER OF BILLS PASSED  
BY CONGRESS BY 6/21

118TH CONGRESS

President: Democrat  
Senate: Democratic Majority  
House: Republican Majority

1. H.J. Res. 26—Disapproving the action of the District of Columbia Council in approving the Revised Criminal Code Act of 2022.

2. H.J. Res. 7—Relating to a national emergency declared by the President on March 13, 2020.
3. S. 619—COVID-19 Origin Act of 2023
4. H.R. 346—NOTAM Improvement Act of 2023
5. S. 777—Fiscal Responsibility Act of 2023
6. H.R. 3746—Veterans' COLA Act of 2023

## 117TH CONGRESS

President: Republican

Senate: Republican Majority

House: Democratic Majority

1. H.R. 335—To provide for an exception to a limitation against appointment of persons as Secretary of Defense within seven years of relief from active duty as a regular commissioned officer of the Armed Forces.
2. H.R. 1319—American Rescue Plan Act of 2021
3. S. 579—A bill to make a technical correction to the ALS Disability Insurance Access Act of 2019.
4. H.R. 1276—Strengthening and Amplifying Vaccination Efforts to Locally Immunize All Veterans and Every Spouse Act
5. H.R. 1651—COVID-19 Bankruptcy Relief Extension Act of 2021
6. H.R. 1799—PPP Extension Act of 2021
7. H.R. 1868—To prevent across-the-board direct spending cuts, and for other purposes.
8. S. 164—Advancing Education on Biosimilars Act of 2021
9. S. 415—A bill to amend the Federal Food, Drug, and Cosmetic Act with respect to the scope of new chemical exclusivity.
10. S. 422—Senate Shared Employee Act
11. S. 578—FASTER Act of 2021
12. H.R. 2630—Extending Temporary Emergency Scheduling of Fentanyl Analogues Act
13. S. 937—COVID-19 Hate Crimes Act
14. H.R. 1318—Alaska Tourism Restoration Act
15. H.R. 941—TRANSPLANT Act of 2021
16. H.R. 2523—THRIVE Act
17. S. 475—Juneteenth National Independence Day Act

## 116TH CONGRESS

President: Republican

Senate: Republican Majority

House: Democratic Majority

1. S. 24—Government Employee Fair Treatment Act of 2019
2. H.R. 251—Chemical Facility Anti-Terrorism Standards Program Extension Act
3. H.R. 259—Medicaid Extenders Act of 2019
4. H.R. 430—TANF Extension Act of 2019
5. H.J. Res. 28—Further Additional Continuing Appropriations Act, 2019
6. H.J. Res. 31—Consolidated Appropriations Act, 2019
7. H.R. 439—National FFA Organization's Federal Charter Amendments Act
8. S. 483—Pesticide Registration Improvement Extension Act of 2018
9. S. 47—John D. Dingell, Jr. Conservation, Management, and Recreation Act
10. S. 49—A bill to designate the outstation of the Department of Veterans Affairs in North Ogden, Utah, as the Major Brent Taylor Vet Center Outstation.
11. S. 252—A bill to authorize the honorary appointment of Robert J. Dole to the grade of colonel in the regular Army.
12. S. 863—A bill to amend title 38, United States Code, to clarify the grade and pay of podiatrists of the Department of Veterans Affairs.
13. H.R. 276—Recognizing Achievement in Classified School Employees Act
14. H.R. 2030—Colorado River Drought Contingency Plan Authorization Act
15. S. 725—A bill to change the address of the postal facility designated in honor of Captain Humayun Khan.
16. H.R. 1839—Medicaid Services Investment and Accountability Act of 2019
17. H.R. 1222—Target Practice and Marksmanship Training Support Act

18. H.R. 2379—To reauthorize the Bulletproof Vest Partnership Grant Program.

19. S. 1693—National Flood Insurance Program Extension Act of 2019

20. H.R. 2157—Additional Supplemental Appropriations for Disaster Relief Act, 2019

21. S. 1436—A bill to make technical corrections to the computation of average pay under Public Law 110-279.

Mr. MCGOVERN. Mr. Speaker, I reserve the balance of my time.

Mr. BURGESS. Mr. Speaker, I reserve the balance of my time.

Mr. MCGOVERN. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I spoke about the unproductiveness of my Republican friends and how they are squandering all opportunities to help the American people since they have been in control but let me just talk to you about some of the stuff that we did when we were in charge of this place.

Let me remind people that because of the Affordable Care Act, which I think almost everybody over there voted "no" on, 40 million Americans have health coverage under the ACA. Women have access to preventive health services like breast and cervical cancer screening at no cost to them. Prescription drugs are more affordable for older adults.

Americans with disabilities are protected from discrimination on the basis of medical history or preexisting conditions. Lifetime caps on essential health benefits are gone. They are gone.

Since 2010 when the bill became law, Republicans have been obsessed with tearing it apart. Under Republican majorities, we have voted nearly 70 times to repeal and undermine the law. Nearly 70 times Republicans have tried to dismantle a law that provides healthcare coverage to 20 million people and covers preventive health services.

Today, Republicans are continuing this effort to undermine the ACA. It is maddening where their priorities are. It is maddening. Here is the deal. They know that they can't just repeal it outright because everybody doesn't want them to do that. What they are doing is they are going after it bit by bit by bit, trying to chip away at the edges and trying to kill it through a thousand cuts so that maybe people won't notice, that people won't notice when essential benefits are no longer guaranteed.

Healthcare ought to be a right in this country, and we ought to be building on the ACA, not tearing it apart, not tearing it down, not trying to make it more difficult for people to get the essential services they need, not to try to give people plans that don't provide the coverage for whatever may occur to them and their families.

Mr. Speaker, I think it is important to understand—again, the good news here is that all the bills they are bringing to the floor today have no chance in hell of going anywhere in the Senate because they are just over the top and extreme.

Make no mistake about what is happening here. They have a target on

healthcare. They have a target on Social Security. They have a target on Medicare. Rather than trying to fix our immigration laws, what are they doing?

They are trying to tear this country apart. They are trying to demonize immigrants. They have no solutions, just a nonbinding resolution that does nothing. It basically addresses a fake problem that was totally ginned up by FOX News. That is where their priorities are. Certainly, we can spend our time doing more productive things.

Mr. Speaker, I reserve the balance of my time.

Mr. BURGESS. Mr. Speaker, I yield myself 2 minutes.

Mr. Speaker, there are hearings going on right now in the Energy and Commerce Committee for the reauthorization of the SUPPORT Act.

The SUPPORT Act passed in 2017-2018 in that Congress. It was a broadly bipartisan bill. It was geared toward dealing with the problems that were occurring in this country because of an opiate crisis.

Largely, the source of these opiates were prescription drugs that were diverted to other uses, and the consequence was people taking a good overdose and in fact dying from prescription drugs that were actually diverted from their intended use.

Five years later, we are in the process of reauthorizing the SUPPORT Act. The SUPPORT Act actually functioned as intended, it did reduce some of those overdose deaths downward until we were hit with the pandemic, and obviously that changed a lot of things.

In that 5-year interval, this disease has changed. It is no longer prescription opiates that are diverted, it is fentanyl. It is fentanyl that is poisoning our young people. It is fentanyl that is pouring in from the southern border.

Look, I get it. You want to say it is only coming in at the ports of entry—that is what you catch. Our Customs and Border Protection are so overwhelmed with the numbers of people who are coming in at the invitation of the President and the Vice President, people are pouring across our border.

Customs and Border Protection cannot do their normal job. They are doing housekeeping chores, taking care of people who are ill, children who are arriving at their doorstep, and they have no choice but to take care of them.

In the meantime, all other areas of the surveillance are non vis because Customs and Border Protection are tied up with this vast increase of humanity that is coming in. The bottom line is as we reauthorize the SUPPORT Act now, we are actually dealing with a different disease because fentanyl poisoning has replaced opiate overdose.

Mr. Speaker, I reserve the balance of my time.

Mr. MCGOVERN. Mr. Speaker, I remind the gentleman that fentanyl is coming across the southern border because U.S. citizens are bringing it



across through ports of entry. Don't trust me on this. You can look to the conservative think tank CATO that will reinforce what I just said.

By the way, this bill that you are bringing here does nothing to solve the problem. It is a waste of time. There are no more resources; nothing to combat it. It is just a press release. What a joke that we are here debating something like this when we could be debating something that might make a real difference.

Mr. Speaker, I yield 3 minutes to the gentlewoman from New Mexico (Ms. LEGER FERNANDEZ), a distinguished member of the Rules Committee.

Ms. LEGER FERNANDEZ. Mr. Speaker, I too rise in opposition to the rule and the underlying bills. As our ranking member pointed out, these bills do nothing to solve the problems that Americans are asking us to face.

For example, these bills will hurt the middle class. Let's take healthcare. Americans want quality healthcare that doesn't discriminate against people with pre-existing conditions and that does not discriminate against women. That is why we passed the Affordable Care Act. Today, we can proudly say that only 8 percent of Americans are uninsured. The lowest level in history.

Republicans keep trying to repeal the Affordable Care Act. In fact, H.R. 3799 is yet another strike at that good bill. This bill that they are proposing, Republicans would expand association health plans that are not required to cover maternity or prenatal care.

Republicans rejected an amendment to require this essential care for

women and their babies in all health insurance plans. How can you go back to our districts and look women in the eye and say, we have passed legislation that would not cover you when you are pregnant, waiting to give birth to the children of the future.

Republicans would also pass H.R. 3564, which would increase mortgage fees for middle-income borrowers and decrease fees for the wealthy. Americans want to buy a home of their own so that they can start saving and build their own wealth. They want to be part of that middle class, and homeownership is a key part of that.

You know what? They called this bill the exact opposite of what it is. It does not protect middle-income workers. It increases fees for the middle class.

Lastly, H.R. 461. It is an opinion that contradicts Americans' basic sense of decency and humanity. Undocumented immigrants toil in the hot sun to pick the food we place on our table. They take the most dangerous jobs in our slaughterhouses and on our construction sites.

Extreme Republicans will take their labor, but they would refuse education or shelter to immigrants and their children. Is this how we honor National Immigrant Heritage Month in this Chamber?

Scripture steers us in a more noble direction. In Matthew 25:35–40, it says: "I was hungry and you gave me food. I was thirsty and you gave me drink. I was a stranger and you welcomed me."

We should be more welcoming to those asylum seekers and refugees that are bringing so much pain, but also

contributions to the American landscape.

Mr. Speaker, I urge my colleagues to oppose this rule.

Mr. BURGESS. Mr. Speaker, may I inquire as to the time remaining.

The SPEAKER pro tempore. The gentleman has 17 minutes remaining.

Mr. BURGESS. Mr. Speaker, I reserve the balance of my time.

Mr. MCGOVERN. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I have to say, what I am a little surprised about today is that nobody has raised the deficit or the debt because the Republicans were obsessed with that when they basically threatened to ruin this economy by not allowing us to move forward to increase the debt ceiling.

We had to have all these cuts from programs that help poor people. Throwing people off of programs like SNAP, the food benefit, that is what they did. I now understand why we are not talking about the deficit or debt today because of the bills that they are bringing to the floor.

One of the bills that we are talking about right now, the CHOICE Arrangement Act, cuts more than \$348 million. That is what the CBO says.

Mr. Speaker, I ask unanimous consent to include in the RECORD the CBO score.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Massachusetts?

There was no objection.

ESTIMATED DIRECT SPENDING AND REVENUE EFFECTS OF RULES COMMITTEE PRINT 118–9 (H.R. 3799, CHOICE ARRANGEMENT ACT), AS AMENDED BY AMENDMENT 8 (SMITH), AS POSTED ON THE WEBSITE OF THE HOUSE COMMITTEE ON RULES ON JUNE 13, 2023

By fiscal year, millions of dollars—														
	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2023–2028	2023–2033	2023–2033
Increases or Decreases (–) in Direct Spending														
Title I. Association Health Plans Act:														
Estimated Budget Authority .....	0	0	–2	9	20	28	32	33	34	37	40	55	231	
Estimated Outlays .....	0	0	–2	9	20	28	32	33	34	37	40	55	231	
Title III. Self-Insurance Protection Act:														
Estimated Budget Authority .....	0	*	*	*	*	*	*	*	*	*	*	*	*	
Estimated Outlays .....	0	*	*	*	*	*	*	*	*	*	*	*	*	
Title V. Reversions:														
Estimated Budget Authority .....	0	–245	0	0	0	0	0	0	0	0	0	–245	–245	
Estimated Outlays .....	0	–50	–70	–82	–29	0	0	0	0	0	0	–231	–231	
Total Changes in Direct Spending:														
Estimated Budget Authority .....	0	–245	–2	9	20	28	32	33	34	37	40	–190	–14	
Estimated Outlays .....	0	–50	–72	–73	–9	28	32	33	34	37	40	–176	0	
Decreases in Revenues														
Title I. Association Health Plans Act:														
Estimated Revenues .....	0	0	–6	–10	–25	–43	–48	–51	–54	–55	–56	–84	–348	
Title III. Self-Insurance Protection Act:														
Estimated Revenues .....	0	*	*	*	*	*	*	*	*	*	*	*	*	
Total Changes in Revenues:														
On-Budget .....	0	*	–5	–8	–22	–39	–44	–47	–49	–50	–51	–74	–315	
Off-Budget .....	0	*	–1	–2	–3	–4	–4	–4	–5	–5	–5	–10	–33	
Total Revenues .....	0	*	–6	–10	–25	–43	–48	–51	–54	–55	–56	–84	–348	
Net Increase or Decrease (–) in the Deficit From Changes in Direct Spending and Revenues														
Total Effect on the Deficit:														
On-Budget .....	0	–50	–67	–65	13	67	76	80	83	87	91	–102	315	
Off-Budget .....	0	*	1	2	3	4	4	4	5	5	5	10	33	
Total Deficit .....	0	–50	–66	–63	16	71	80	84	88	92	96	–92	348	

Sources: Congressional Budget Office; staff of the Joint Committee on Taxation.  
\* = between –\$500,000 and \$500,000.

Title I. Association Health Plans Act: CBO and the staff of the Joint Committee on Taxation (JCT) estimate that title I would increase federal deficits by \$579 million over the 2023–2033 period, primarily because more self-employed people would take up health insurance coverage through association health plans. That increase would be slightly offset by effects stemming from lower premiums by the movement of people who currently have insurance from the fully regulated nongroup and small-group market into association health plans.

CBO and JCT estimate that after 2028, when the policy would be fully in effect, title I would increase the number of people with health insurance purchased through association plans by about 200,000 per year, on average. The agencies estimate that under current law, about 40,000 (or 20 percent) of that group have no insurance, and the rest have insurance purchased in the fully regulated nongroup or small-group markets.

Title III. Self-Insurance Protection Act: Title III would amend the Employee Retirement Income Security Act of 1974 (ERISA) to exclude stop-loss policies from that act's definition of health insurance coverage. Stop-loss policies insure against excess or unexpected losses and are obtained by self-insured group health plans or plan sponsors of a group health plan that self-insures. Excluding stop-loss policies from the definition of health insurance coverage would exempt those policies from regulation under ERISA. The bill also would preempt state laws that prohibit group health plans from obtaining stop-loss policies.

CBO and JCT estimate that title III would have insignificant effects on direct spending, revenues, and the deficit over the 2023–2033 period. The agencies' analysis of state laws indicates that few states prohibit the sale of stop-loss coverage; thus, the bill's preemption of state laws would affect only a small number of people.

Title V. Rescissions: In 2024, title V would reduce by \$245 million the funding available to the Prevention and Public Health Fund. As a result, CBO estimates, direct spending would decline by \$231 million over the 2023–2033 period. CBO expects that the outlay savings would be less than the reduction in funding because under current law some of that funding would not be spent.

Other Provisions: CBO and JCT estimate that title II, the CHOICE Arrangement Act, and title IV, the Small Business Flexibility Act, would not affect direct spending or revenues.

Spending Subject to Appropriation: CBO has not completed an analysis of any effects on spending subject to appropriation.

Mandates: Title III would impose an intergovernmental mandate as defined by the Unfunded Mandates Reform Act (UMRA) by preempting any state laws that prevent certain group health plans from using stop-loss policies to insure against excess or unexpected claims losses. CBO estimates that the cost of the mandate would not exceed the intergovernmental threshold established by UMRA (\$99 million in 2023, adjusted annually for inflation). The bill would not impose any private-sector mandates.

Previous CBO Estimate: On June 15, 2023, CBO transmitted a cost estimate for H.R. 2813, the Self-Insurance Protection Act, as ordered reported by the Committee on Education and the Workforce on June 6, 2023. The language in that bill is the same as title III and the estimated budgetary effects for the provisions are the same.

PHILLIP L. SWAGEL,  
Director, Congressional Budget Office.

Mr. MCGOVERN. Mr. Speaker, that is just the beginning. House Republicans

spent half a billion dollars on their H.R. 1 bill that would gut environmental protections and take tax credits away from people who want to upgrade their homes. Half a billion dollars was added to the deficit.

Mr. Speaker, \$6 billion was added to the deficit on their deeply flawed H.R. 2, a bill attacking immigrants and essentially ending asylum as we know it.

Get this, \$114 billion—billion with a b—was added through their H.R. 23 to protect the wealthy from paying their fair share of taxes. That was their very first bill on the House floor in this Congress, their top priority adding \$114 billion to the deficit.

Over \$505 million was added through the Republicans' bill last week to enhance access to firearm stabilizing braces.

Republicans are on a spending spree, all on the backs of real people—not the rich, not billionaire corporations, not by reallocating funding from the bloated Pentagon budget. Maybe some of you saw the “60 Minutes” piece a few weeks ago about the cost overruns, where former Pentagon officials said that they are spending hundreds of thousands of dollars on a switch that costs a couple hundred dollars.

We can't find a penny, yet they want to increase the Pentagon budget with no questions asked.

□ 1300

They can't touch any of the tax cuts for any of the billionaires or multimillionaires of big corporations. We can't do that, and we all know why. Google where they all spend their money on political campaigns. However, they spend all this money, and they want to balance the budget on the backs of regular, everyday people, and, in particular, the most vulnerable in our country.

Last night everybody was complaining about the CBO score—the CBO score. I guess I understand why my colleagues across the aisle would not want to support the hardworking, non-partisan people at CBO. Maybe it is because they keep giving them bad news. Maybe it is because they keep saying to my friends that they are spending and spending and spending and it is adding enormously to our deficit and our debt.

Mr. Speaker, I raise this issue because my Republican friends like to come to the floor and talk about the deficit. Today they are not. I think it is because we had this conversation in the Rules Committee last night. I want people to know that they are driving up the deficit and the debt, and then when they want to talk about fiscal responsibility, where do they go?

They go to the middle class, and they go to the people who are poor. That is where their priorities are. So there is a big difference here.

Mr. Speaker, if the gentleman has no other speakers, I am prepared to close, and I reserve the balance of my time.

Mr. BURGESS. Mr. Speaker, I have no other speakers, and I reserve the balance of my time.

Mr. MCGOVERN. Mr. Speaker, I yield myself the balance of my time.

Mr. Speaker, I am surprised my friend has no further speakers. I thought because these bills were so important and unbelievably essential that there would be lots of speakers on the other side.

Mr. Speaker, we all know how valuable our time is here. We only have 13 scheduled legislative weeks until the end of the year—13 weeks that could be used to improve the lives of everyday Americans.

So how have Republicans in the House decided to use this week?

Are we working to make our communities safer or our educational system better?

No. We are not. Republicans would rather demonize immigrants and peddle hate than regulate guns or invest in schools.

They are in control. They can bring what they want to the floor. Don't take my word for it, Mr. Speaker. Look at what they are bringing to the floor.

Are we here to help regular Americans purchase their first home?

No. We are voting on a bill today that will make it easier for those well-off to get even further ahead while making it more difficult on middle-class home buyers.

Mr. Speaker, you can't make this stuff up, but that is what this bill does.

Are we passing legislation that will continue to expand people's access to affordable healthcare?

No. Republicans want to chip away at popular policy that provides quality coverage to millions.

There are very real issues that regular people in this country face every day, and I wish House Republicans could wise up and address them.

This is such a colossal waste of time. One of the bills is nonbinding, but the other bills aren't going anywhere. This is a waste of time. Rather than working across the aisle trying to find common ground, they continue to bring these messaging bills. These are bills that demonize immigrants and that continue to chip away at the Affordable Care Act. These are bills that continue to screw people in the middle class, and they continue to bring these bills to the floor.

I don't know who their base is, but apparently it is popular amongst their base.

This is not about legislating. It is not about making law, and it is not about improving the lives of anybody in this country.

So, Mr. Speaker, I urge a strong “no” vote on the underlying legislation and a “no” vote on this rule, and I yield back the balance of my time.

Mr. BURGESS. Mr. Speaker, I yield myself the balance of my time.

Mr. Speaker, isn't it interesting that thanks to House Republicans and their investigative efforts there was a settlement yesterday where a member of the President's family has agreed to pay his taxes that he hasn't been paying.



So that is a good thing that delivers money to the Treasury.

Oh, yes, about those background checks, it turns out a member of the President's family wasn't adhering to the background checks and the proper handling of a firearm.

So maybe we all learned something in that exchange over the last 24 hours.

I also want to correct a few things on the underlying bills. Association health plans, like all large employer plans, are required to cover preventative healthcare. This requirement includes covering women's preventative health services without cost sharing. In addition, all AHPs are required to cover pregnancy-related conditions and coverage of a minimal hospital stay after childbirth as mandated by the Affordable Care Act.

Title VII of the Civil Rights Act requires the plans to cover pregnancy, childbirth, and related conditions in the same manner as they cover other medical conditions under the association health plan.

The Newborns' and Mothers' Health Protection Act of 1996—that was about 10 years before the ACA—the Health Protection Act of 1996 requires large group association health plans to cover a hospital stay of at least 48 hours for a childbirth and at least 96 hours for a birth by caesarean delivery.

These are all requirements placed on large group employer-sponsored health plans. Expanding AHPs does not change these requirements. What it changes is making that valuable insurance available to more employees.

The CBO score that the gentleman referenced also had within it the notation that 200,000 people would be covered if this bill, the CHOICE Act, is enacted because insurance would not be as expensive for employers to provide and would give them more possibilities.

Here is probably the crux of that matter: 40,000 of these people have no insurance currently. So there will be 40,000 people moved from uninsured to insured by passing the CHOICE Act. I would say that is a good thing, and I think people would be supportive of that.

I do want to stress that it is important to support the rule and the underlying measures. I thank my colleagues for their diligence and hard work in bringing these important pieces of legislation to the floor today. The Republican majority has demonstrated, yet again, that we are putting forward a legislative agenda that works for all Americans and not just the well-connected few.

The material previously referred to by Mr. MCGOVERN is as follows:

AN AMENDMENT TO H. RES. 524 OFFERED BY  
MR. MCGOVERN OF MASSACHUSETTS

At the end of the resolution, add the following:

SEC. 4. Immediately upon adoption of this resolution, the House shall proceed to the consideration in the House of the resolution (H. Res. 178) affirming the House of Rep-

resentatives' commitment to protect and strengthen Social Security and Medicare. The resolution shall be considered as read. The previous question shall be considered as ordered on the resolution and preamble to adoption without intervening motion or demand for division of the question except one hour of debate equally divided and controlled by the chair and ranking minority member of the Committee on Ways and Means or their respective designees.

SEC. 5. Clause 1(c) of rule XIX shall not apply to the consideration of H. Res. 178.

Mr. BURGESS. Mr. Speaker, I yield back the balance of my time, and I move the previous question on the resolution.

The SPEAKER pro tempore. The question is on ordering the previous question.

The question was taken; and the Speaker pro tempore announced that the yeas appeared to have it.

Mr. MCGOVERN. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, further proceedings on this question will be postponed.

#### RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess for a period of less than 15 minutes.

Accordingly (at 1 o'clock and 6 minutes p.m.), the House stood in recess.

□ 1315

#### AFTER RECESS

The recess having expired, the House was called to order by the Speaker pro tempore (Mr. YAKYM) at 1 o'clock and 15 minutes p.m.

#### ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore. Proceedings will resume on questions previously postponed.

Votes will be taken in the following order:

Ordering the previous question on House Resolution 524; and

Adoption of House Resolution 524, if ordered.

The first electronic vote will be conducted as a 15-minute vote. Pursuant to clause 9 of rule XX, the remaining electronic vote will be conducted as a 5-minute vote.

PROVIDING FOR CONSIDERATION OF H.R. 3564, MIDDLE CLASS BORROWER PROTECTION ACT OF 2023; PROVIDING FOR CONSIDERATION OF H.R. 3799, CUSTOM HEALTH OPTION AND INDIVIDUAL CARE EXPENSE ARRANGEMENT ACT; AND PROVIDING FOR CONSIDERATION OF H. RES. 461, CONDEMNING THE USE OF ELEMENTARY AND SECONDARY SCHOOL FACILITIES TO PROVIDE SHELTER FOR ALIENS WHO ARE NOT ADMITTED TO THE UNITED STATES

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, the unfinished business is the vote on ordering the previous question on the resolution (H. Res. 524) providing for consideration of the bill (H.R. 3564) to cancel recent changes made by the Federal Housing Finance Agency to the up-front loan level pricing adjustments charged by Fannie Mae and Freddie Mac for guarantee of single-family mortgages, and for other purposes; providing for consideration of the bill (H.R. 3799) to amend the Internal Revenue Code of 1986 to provide for health reimbursement arrangements integrated with individual health insurance coverage; and providing for consideration of the resolution (H. Res. 461) condemning the use of elementary and secondary school facilities to provide shelter for aliens who are not admitted to the United States, on which the yeas and nays were ordered.

The Clerk read the title of the resolution.

The SPEAKER pro tempore. The question is on ordering the previous question on the resolution.

The vote was taken by electronic device, and there were—yeas 215, nays 207, not voting 11, as follows:

[Roll No. 274]

YEAS—215

Aderholt	Cline	Fry
Alford	Cloud	Fulcher
Allen	Clyde	Gaetz
Amodei	Cole	Gallagher
Armstrong	Collins	Garbarino
Arrington	Comer	Garcia, Mike
Babin	Crane	Gimenez
Bacon	Crawford	Gonzales, Tony
Baird	Curtis	Good (VA)
Balderson	D'Esposito	Gooden (TX)
Banks	Davidson	Gosar
Barr	De La Cruz	Granger
Bean (FL)	DesJarlais	Graves (LA)
Bentz	Diaz-Balart	Graves (MO)
Bergman	Donalds	Green (TN)
Bice	Duarte	Griffith
Biggs	Duncan	Grothman
Billakis	Dunn (FL)	Guest
Bishop (NC)	Edwards	Guthrie
Boebert	Ellzey	Hageman
Bost	Emmer	Harris
Brecheen	Estes	Harshbarger
Buchanan	Ezell	Hern
Bucshon	Fallon	Higgins (LA)
Burchett	Feenstra	Hill
Burgess	Ferguson	Hinson
Burlison	Finstad	Houchin
Calvert	Fischbach	Hudson
Cammack	Fitzgerald	Huizenga
Carey	Fitzpatrick	Hunt
Carl	Fleischmann	Jackson (TX)
Carter (GA)	Flood	James
Carter (TX)	Fox	Johnson (LA)
Chavez-DeRemer	Franklin, C.	Johnson (OH)
Ciscomani	Scott	Johnson (SD)