

Rep. Rich McCormick  
House Committee on Oversight and Government Reform  
Member-Day  
Remarks  
December 17<sup>th</sup>, 2025

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- Mr. Chairman, Ranking Member Garcia, and Members of the Committee, thank you for the opportunity to come testify today.
- I'm here to present two bills of mine that fall within this Committee's jurisdiction, the first being H.R. 5438, the Incentivize Savings Act
- This bill addresses the simple but fundamental problem in our federal budgeting system that agencies are incentivized to spend every dollar they receive before the end of a fiscal year, sometimes wastefully.
- From FY 2019 to FY 2024, federal agency spending grew from \$4.4 trillion to \$6.7 trillion - a 51.7% increase.
- Over the same period, the deficit nearly doubled, rising from \$984 billion to \$1.8 trillion, an 85.9% jump.
- Our national debt has now surged past \$37 trillion, which comes out to roughly \$324,000 per taxpayer.
- In our grave fiscal situation, we cannot afford to keep rewarding unnecessary spending.

- The Department of Government Efficiency saved the federal government \$214 billion, or \$1,329 per taxpayer, by eliminating inefficient programs and wasteful spending.
- That demonstrates the enormous potential of a government that is actively encouraged, not discouraged, to save taxpayer dollars.
- But under our current budget structure, agencies face a "use-it-or-lose-it" incentive.
- If they spend less than what they were appropriated, they risk having their budgets cut in the next cycle.
- That means the rational choice for any agency is to spend everything, even if they don't need to. This is backwards.
- We should reward fiscal responsibility, not punish it.
- The Incentivize Savings Act flips this perverse incentive. Under my bill, when an agency allows funds to expire:
  - 49% of the savings automatically goes to pay down the national debt;
  - 49% remains with the agency for an additional year, allowing them to budget for bigger upgrades; and
  - And 2% goes toward retention bonuses, rewarding the employees who found new ways to save taxpayer dollars.

- This bill would create a system where saving money is no longer a liability for federal agencies.
- Agencies benefit when they are efficient, taxpayers benefit from reduced debt, and the federal government as a whole benefits from a culture that values careful stewardship over spending.
- This is the kind of practical, bipartisan reform that doesn't require creating a new program or process or raising taxes.
- It simply aligns the incentives of federal agencies in line with the American people. It creates a culture of fiscal responsibility.
- I encourage every member of this Committee to support the Incentivize Savings Act, and I welcome any colleague who wishes to cosponsor the legislation.
- I'd also like to present H.R. 6211, the Medical Professional Access Act, which will help ensure fast, effective medical response during federally declared emergencies.
- The bill clarifies federal authority and expands license portability for health care professionals contracted by the federal government, allowing them to provide care across state lines without delay.
- This ensures that qualified physicians can practice across state lines, preventing delays that jeopardize patient care.

- By allowing the federal government to bring in out-of-state medical professionals, we can reduce the strain on local hospitals and prevent staffing shortages during disasters.
- This will save lives.

Thank you again for the opportunity to present these bills. I would be happy to take any questions.