

The Honorable Robert F. Onder Jr. (MO03)

Energy & Commerce Member Day (5 minutes)

Thank you, Chairman Guthrie and Ranking Member Pallone, for the opportunity to testify today on two commonsense reforms that I believe would meaningfully reduce costs and provide peace of mind for American families.

As a physician, I've witnessed firsthand the financial strain that unexpected medical bills place on patients. The No Surprises Act, which was enacted during President Trump's first term, banned the practice of surprise medical billing—which is when patients unknowingly receive out-of-network care and are left with unexpected medical bills. While the law established penalties for providers who improperly balance bill patients, it did not establish parallel penalties for insurers. And over the past few years, insurers have abused this imbalance.

Bloomberg reported earlier this year that after the arbitration process setup by the No Surprises Act, some insurers are sending an “updated” bill to patients to make up the difference. We’ve even seen insurers refuse to cover out-of-network services altogether, including childbirth anesthesia and neonatal resuscitation, even though ***under the law*** patients should only pay what they would owe if the provider were in-network.

Insurers that violate the No Surprises Act by passing out-of-network bills on to patients should face penalties. That is exactly what my friend, Dr. Murphy’s bill does. H.R. 4710—the *No Surprises Act Enforcement Act*, applies the same penalties currently apply to providers to insurers who break the law. I’m excited to co-lead this important legislation which would close a critical loophole and reinforce the law’s core purpose – which is to protect patients.

American families are tired of navigating a system that too often feels opaque and rigged against them. This Committee has before it several proposals that would make healthcare more affordable and transparent. H.R. 4710 is one of them, and its passage is essential.

Another issue of significant concern to the families and businesses in my district is access to **affordable, reliable energy**. That is why I also strongly support H.R. 3699, the *Energy Choice Act*.

This bill is clear and simple. It prevents state and local governments from restricting or banning energy services based on the type of energy being used. In other words, it stops heavy-handed mandates that could eliminate affordable options for working families. It ensures that Americans, not bureaucrats, decide how to heat their homes, cook their meals, and power their small businesses.

This issue is not theoretical for Missouri's 3rd District. We are home to one of the most diverse and reliable energy portfolios in the country, including the state's only nuclear power plant, strong hydro-power resources, abundant natural gas, and affordable coal power. This balanced mix has created something increasingly rare: energy costs that are ***nearly 30% below the national average***, while still ensuring excellent reliability. This affordable and dependable energy supply is a key reason manufacturing continues to grow in our region and why national companies continue to invest in our communities.

But all of this is at risk when governments try to ban traditional energy sources or enforce one-size-fits-all electrification mandates. These top-down policies might be popular in some cities, but they don't make sense for rural America. In Missouri, these mandates would raise costs, strain our grid, and penalize hard-working

families. An electric-only requirement doesn't make a home more modern; it just makes it more expensive.

The Energy Choice Act reflects a fundamental truth: the free market, not government mandates, should decide the mix of energy sources. Innovation occurs when consumers have options, and competition helps lower costs while ensuring reliability. Bans and mandates do the opposite. They restrict choices, hamper innovation, and compel families into more expensive systems whether they want them or not.

As Congress works to strengthen American energy independence, H.R. 3699 should be a key part of that effort. It supports consumers, safeguards local businesses, and makes sure that communities like mine can keep building on the strong, diverse energy foundation that benefits us.

Missouri's 3rd District is ready to lead in energy production, manufacturing, and economic growth, but we can only succeed if families and employers have access to affordable energy. The *Energy Choice Act* keeps that promise.

Thank you once again for the opportunity to appear before you today. I look forward to working with the Committee on these issues that matter deeply to the families I represent.

(711 words = 4.74 minutes)