

said Wendy Curran, a spokeswoman for Blue Cross Blue Shield of Wyoming, which is mentioning the no-premium plans in print, radio and social-media advertising. "We hope those younger people will say, 'Well yeah, if it's not going to cost me anything, sure.'"

Ms. Curran said it was "astounding even to us" how many people will be able to get no-premium insurance in Wyoming.

The no-premium plans will also receive a hefty promotional push from insurance agents. EHealth Inc. and HealthMarkets Inc., both big national agencies, said they're preparing to highlight the option in advertising and other outreach.

"It's just the idea of something free being really appealing," said Nate Purpura, a vice president at eHealth. The company's surveys have consistently shown that price is the most important factor in consumers' choice of plan, he said.

Availability will vary by age and income, but some enrollees who don't have a very low income may be able to land zero-premium coverage, according to the analysis of federal data conducted by consulting firm Oliver Wyman, a unit of Marsh & McLennan.

The firm found that zero-premium ACA exchange plans would be available next year to at least some consumers in a total of 2,692 counties, out of 2,722 in the study.

A 60-year-old making about \$36,000 a year could find free 2018 plans in 1,590 counties, while one with income of about \$48,000 could do so in 654 counties, according to the analysis, which used data released Wednesday for plans available on HealthCare.gov, the federal marketplace used by 39 states.

For 2017, no-premium plans were available in many places for the very lowest-income enrollees, but for those at slightly higher levels, they were much more scarce. For instance, in 2017, a 60-year-old making about \$36,000 could find free plans in about 300 of the counties.

That is what is different in 2018, said Kurt Giesa, a partner at Oliver Wyman. The zero-premium plans are "much more prevalent now than they were," he said.

In California, which isn't included in the federal data, consumers must pay a minimal \$1 a month. But there is a "huge increase from last year" in the number of people who will be able to buy virtually free plans, said Peter V. Lee, executive director of Covered California, the state's ACA exchange. Covered California currently has about 1.1 million enrollees who receive federal-premium subsidies, and more than half of them will be able to buy a plan for \$1 for 2018, he said.

The growing availability of no-premium plans is tied to the complicated dynamics of the 2010 health law, as well as a recent move by the GOP president.

Under the law's rules, subsidies that help pay for premiums are available to people making up to about \$48,000 a year. Those subsidy amounts are linked to the cost of the second-cheapest silver plan in an enrollee's location. So, when silver premiums go up, subsidies go up.

Earlier this month, Mr. Trump's administration cut off federal payments to insurers for covering certain out-of-pocket costs for low-income enrollees in silver plans. In response, insurers raised premiums on their 2018 policies sharply to cover the extra expense, now coming out of their pockets—and in many cases, they loaded the extra boost only onto the silver plans.

Because the separate premium subsidies, which Mr. Trump didn't cut, are linked to silver-plan prices, those subsidies are rising, too. In many states, the costs for cheaper bronze plans are going up much less rapidly than silver plans, so many more people will wind up being eligible for no-premium plans.

On the flip side, those who don't get premium subsidies under the 2010 law may be re-

sponsible for the full brunt of steep rate increases, though they may be able to mitigate the impact by staying away from silver plans.

For those who can get free plans, the lure may be irresistible.

Medica, an insurer that is offering exchange plans in states including Iowa, Nebraska and Wisconsin, is running ads in some places that say "\$0 premium plans for individuals who qualify." It is also sending letters to some current exchange enrollees with bronze plans, who are likely to be enrolled with Medica in 2018, informing them that they can stop paying premiums next year. "That's a nice letter to get," said Geoff Barth, a vice president at Medica.

Jerry Dworak, chief executive of Montana Health Co-op, said, "of course we're hoping that" young and healthy enrollees flock to the no-premium plans.

"If they see that it's free, why not take it?," he said.

Mr. Dworak said that a person making as much as \$33,000 a year could get one of his company's Idaho plans and pay no premium.

The plans may attract more older consumers than younger because premiums and subsidies rise with age, making free plans more available to older people.

And for some, the zero-premium plans won't actually be the best deal, insurers and insurance agents say. The silver plans could be cheaper overall for people who use much health care, despite their higher premium costs, if these people are eligible for the health law's cost sharing help.

According to HealthCare.gov, for instance, a 40-year-old man in Cheyenne, Wyo., who makes about \$24,000 a year could get a zero-premium bronze plan, but he could pay as much as \$6,650 over the course of 2018 in deductibles and other out-of-pocket charges. Or he could get a silver plan that would cost him around \$125 a month, but cap his out-of-pocket costs at \$2,450.

"There's this trade-off," said Michael Z. Stahl, a senior vice president at HealthMarkets, who said the company's agents will walk through the pros and cons with clients.

#### TRIBUTE TO SUSIE McMURRY

Mr. BARRASSO. Mr. President, today I wish to honor Susie McMurry.

On November 10, 2017, the Greater Wyoming Council of the Boy Scouts of America will hold their annual "Strength of America Banquet" and celebrate Susie McMurry, a remarkable Wyoming philanthropist. Every year at this event, the council honors an individual who made invaluable contributions to the community and demonstrates the values of the Scout oath and law.

Susie McMurry is a perfect choice to receive this special recognition. She is a role model in our community and truly represents a spirit of citizenship, leadership, and service. Throughout her life, Susie has always demonstrated an enduring devotion to God, her family, and Wyoming. She loves her family. She loves her home State of Wyoming. She loves her country.

She truly exemplifies the Scout promise "to help other people at all times." Should an opportunity arise to improve the life of a child, Susie is the first to offer her assistance, time, and resources. Susie strongly supports pro-

grams for children that focus on mentoring, developing leadership skills, encouraging community service, and building self-esteem. She believes "Children are the sunshine in our lives. If we don't take care of our children, our world will be without sunshine."

Her parents raised her with a deep understanding of the importance of giving back. While growing up, her parents always lent a helping hand and opened their homes to individuals in need. Throughout her life, she has tried to follow their example. For nearly 30 years, she and her husband, Mick McMurry, were foster parents. They provided a safe and caring home for hundreds of children in Wyoming.

Susie is a strong, compassionate, and caring woman. In 1946, she was born in Casper at Memorial Hospital of Natrona County. She called both Elk Mountain and Hanna home before eventually moving to Casper. Susie discovered her calling to help children early in life. She studied elementary education at Casper College and the University of Wyoming. After graduation, she returned to Casper and taught first grade at Crest Hill Elementary School.

She met her husband of 41 years, Mick McMurry, in Casper. On December 21, 1973, Susie and Mick McMurry were married in Glenrock, WY. A few years later, they adopted their daughter, Trudi, and Susie retired from teaching. In 1979, Susie and Mick became foster parents. Their second daughter, Jillian, was adopted from the foster program. Susie has eight grandchildren: Lou Davis, Tayla Davis, Tillie Holthouse, Ellie Holthouse, Evie Kaschmitter, Lily Kaschmitter, Max Kaschmitter, and Andrew Kaschmitter. She also has one great-grandchild, Neil Campbell. In 2015, Susie, the McMurry family, Casper, and the State of Wyoming mourned the loss of her husband, Mick. Susie's compassion and strength continues to guide her family and our community.

The McMurry family has a remarkable history of helping people across the State of Wyoming. Susie explained, "One of our goals is to teach the younger generation how to give back, how to participate, and love making a difference." Mick and Susie established the McMurry Foundation in 1998 with a mission to make a significant and beneficial impact on the lives of others. Guided by the values of excellence and compassion, the foundation has awarded more than \$50 million since it was established. It focuses on education, religion, children and advocacy for children, health and human resources, the arts and humanities, and favorable business environments.

Buildings across the State bear the McMurry name as a mark of gratitude for their wonderful support. The number of places in Wyoming that have benefited from the contributions of the McMurry family is incredible, but one organization especially dear to Susie is the Wyoming Medical Center. Susie has spent a tremendous number of

hours volunteering her time and talents to the benefit of everyone who comes through the doors. She feels that the health of a community is directly tied to the health of its people.

The values that Susie and the McMurry Foundation promote go hand in hand with the mission of the Boy Scouts of America. They both work to ensure youth have the knowledge and skills needed to become future leaders of Wyoming. Their continued focus on education, leadership, and community service will serve these young people and our State for generations.

Susie's kindness, generosity, and grace are true reflections of her character. She believes that fulfillment in life comes from making a difference in the lives of others. Whether it is volunteering at the Wyoming Medical Center to support patients and families or raising funds for the Boys and Girls Club of Central Wyoming, she has made a huge difference in the lives of so many people. Susie continues to have a positive and lasting mark on our community.

It is with great honor that I recognize this exceptional member of our Wyoming community. My wife, Bobbi, joins me in extending our congratulations to Susie McMurry for receiving this honorable distinction.

#### ADDITIONAL STATEMENTS

##### 50TH ANNIVERSARY OF MISSOURI ASSOCIATION OF STUDENT FINANCIAL AID PERSONNEL

• Mr. BLUNT. Mr. President, I rise today to congratulate the Missouri Association of Student Financial Aid Personnel, MASFAP, which is celebrating its 50th anniversary. MASFAP organized in 1967 with a steering committee of five members. Today the association has grown to over 800 members. The observance of MASFAP's 50th anniversary provides an opportunity to recognize the work of Missouri's student financial aid personnel and the association's partnerships and to raise awareness about the affordability of a postsecondary education.

MASFAP is a dynamic association dedicated to serving and advocating for practitioners, users, and providers of student financial aid programs. Most families and students are aware of student financial aid programs because they provide valuable funds to assist in the costs of a postsecondary education, without which many would be unable to achieve their education goals.

As a former high school teacher and university president, I know how fortunate it is for Missouri to have so many great post-secondary education options. With the assistance of student financial aid administrators throughout Missouri, students are learning about the resources available to help them attend one of the great schools of their choice. As a result, students are getting the education and training they need to succeed.

When I served as Missouri Secretary of State, I had the opportunity to sign the first articles of incorporation for MASFAP. Today I thank the association and all its members for their work and congratulate them on their 50th anniversary.●

#### TRIBUTE TO MAJOR GENERAL RICHARD C. NASH

• Mr. FRANKEN. Mr. President, today I wish to recognize and celebrate the career of Minnesota Adjutant General Richard C. Nash. Major General Nash retired on October 31st, after leading the Minnesota National Guard for the past 7 years. His leadership has ensured the excellence of the Minnesota National Guard.

Major General Nash enlisted in the infantry in 1972 and quickly rose through the ranks, earning a commission as a second lieutenant following completion of officer candidate school. Since then, he has commanded at all levels, starting as a company level commander and rising to lead the U.S. Divisions-South supporting Operation Iraqi Freedom in 2010.

In November of 2010, Major General Nash was appointed by Governor Tim Pawlenty to be the adjutant general of the Minnesota National Guard. In this role, he has skillfully commanded Minnesota's Army and Air National Guard units not only in missions in Minnesota, but also as they have served across the globe, in places such as Iraq, the Sinai Peninsula, and the Baltics. Under Major General Nash's stewardship, the Minnesota National Guard has performed every mission reliably and with distinction.

I have had the honor of working closely with Major General Nash during my time in office. He has been a tireless advocate for the Guard on issues ranging from installations, to the Guard's renewable energy use, to the important task of ensuring the Guard's annual priorities are met. One area I worked particularly closely with Major General Nash on has been our efforts to expand medical, education, and retirement benefits that had been previously denied to National Guard soldiers deployed under the 12304b authority. Major General Nash has been a strong voice on this issue, and his work was critical to my efforts to enact bipartisan legislation to ensure Minnesota Guardsmen and Reservists have access to these services. Our veterans have earned these benefits through their service and sacrifice to our country, and they should not be denied those benefits.

In addition to his exemplary leadership of the Minnesota Guard's service in missions foreign and domestic, Major General Nash deserves special recognition for his work preparing the force for future energy and sustainability challenges. In particular, his work developing the Minnesota Guard's sustainable infrastructure has made the Minnesota Guard a pioneer in the

use of solar and geothermal energy initiatives. In 2011, Minnesota National Guard facilities set a goal to reduce energy consumption by 3 percent. Forty-one Minnesota National Guard armories participated in this program and energy consumption was reduced by an average of 5.4 percent year over year through the use of geothermal and solar thermal heating, water reuse, solid waste recycling, as well as natural and LED lighting. Furthermore, all new construction projects under Major General Nash's leadership have been designed to LEED standards. These developments are so important because they reduce the Guard's reliance on fossil fuels and foreign oil, support jobs in the local economy, and reduce energy costs for the Guard, allowing them to invest more in our civilian soldier's readiness, training, and education. The work Major General Nash has done to prepare for future energy and sustainability challenges has ensured that the Minnesota National Guard will continue to lead the country on the battlefield and at home.

Finally, I want to note with my gratitude Major General Nash's many years of service as a judge in my annual poetry contest that allows Minnesota students to write about a military veteran who has made a difference in their lives. Each year, he spends hours reading these heartfelt poems and helping me decide which ones will hang in my Senate office.

I would like to extend my best wishes to Major General Nash upon his retirement and wish him the best of luck in his future endeavors. Thank you, General Nash. Your service to our Nation and our State has been indispensable and invaluable. Above all, it has made a difference to the men and women who served under you.

Thank you.●

#### MESSAGES FROM THE PRESIDENT

Messages from the President of the United States were communicated to the Senate by Ms. Cuccia, one of his secretaries.

#### EXECUTIVE MESSAGES REFERRED

As in executive session the Presiding Officer laid before the Senate messages from the President of the United States submitting sundry nominations which were referred to the appropriate committees.

(The messages received today are printed at the end of the Senate proceedings.)

#### MESSAGES FROM THE HOUSE

At 11:01 a.m., a message from the House of Representatives, delivered by Mrs. Cole, one of its reading clerks, announced that the House has passed the following bills, in which it requests the concurrence of the Senate:

H.R. 425. An act to authorize the revocation or denial of passports to individuals affiliated with foreign terrorist organizations, and for other purposes.