

WRITTEN TESTIMONY OF NANCY OVERMAN BEFORE THE HOUSE COMMITTEE ON WAYS AND MEANS

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HEARING: THE ONE, BIG, BEAUTIFUL BILL DELIVERING FOR AMERICAN WORKERS – LAS VEGAS, NEVADA

July 25th, 2025

Chairman, Ranking Member, and Members of the House Committee on Ways and Means,

My name is Nancy Overman. I am a proud Nevadan, a retiree living on a fixed income, a single mother and grandmother, and a member of AMAC, the Association of Mature American Citizens. I appreciate the opportunity to speak with you today to share how the current economic landscape and policies in the One, Big, Beautiful, Bill (OB BB) are impacting my life and the lives of so many others in my position.

I graduated from the University of Delaware, began my career in Human Resources, and spent over 30 years working in healthcare, mostly as a Volunteer Manager in hospitals and later in hospice care. That work was some of the most meaningful of my life. It gave me a front-row seat to the strengths and, unfortunately, the shortcomings of our healthcare system.

I was a Democrat for many years. But after needing foot surgery and experiencing firsthand the bureaucratic nightmare created by big-government healthcare policies, I had a change of heart. I've proudly voted Republican for over 20 years, including three times for President Trump.

During President Trump's first term, I was able to live within my means, manage my budget, and even put a little away. But under President Biden, inflation hit hard, and I was forced to dip into my personal savings just to keep up with everyday costs.

That is why I strongly support the policies in the One Big Beautiful Bill (OB BB). We have seen these policies work before: when President Trump cut taxes and unleashed the private sector, the economy boomed. These tax proposals are aimed at getting us back on that path by lowering taxes on seniors, boosting small businesses, and helping working families. When the economy grows, everyone benefits, from seniors like me to young families just starting out.

As a Social Security recipient, one key policy that means a great deal to me and others in my situation is the new \$6,000 deduction for middle-class seniors which will help to offset the taxes we pay on Social Security. Seniors like me are not wealthy – and we are not looking for handouts – but we have paid into this system for decades and when living on a fixed income, every penny saved makes a difference. This deduction gives seniors like me some breathing room, helps us keep up with rising costs, and sends the message that our contributions are still valued. For me personally, this deduction means I will be able to better manage the basics like

groceries, utilities, and the occasional unexpected medical expense, without draining what little savings I have left.

I am also a single mother and grandmother of three. My son is a hardworking radiography technologist, and he often picks up overtime just to make ends meet. I was thrilled to see that overtime pay would no longer be taxed under this plan. That means real relief for working families like my son's. My daughter-in-law works full-time in a doctor's office and does delivery work on the weekends, and eliminating taxes on tips helps people like her who are doing honest work and deserve to keep what they earn. With three children, the increased child tax credit provides relief for their growing family. Seniors and working families both come out on top thanks to these policies in the One, Big, Beautiful, Bill.

Having worked in healthcare, another key part of this proposal that I support is the expansion of Health Savings Accounts (HSAs). I think this is one of the most practical reforms we have seen in years. HSAs have always been a helpful tool but now that they can be used for Direct Primary Care (DPC), they are even more valuable. DPC allows patients to have a direct relationship with their physician, without the interference of insurance middlemen, and now seniors can use pre-tax dollars to pay for that care. That is smart policy, and it puts patients in charge of their health again.

Finally, I want to thank this Committee and the Congress for taking steps to restore border security. I have been incredibly impressed by the improvements we are already seeing in immigration enforcement, and I am especially grateful for the additional funding for Border Patrol and ICE agents. As a grandmother, knowing that our government is taking steps to keep illegal drugs, including the scourge of illicit fentanyl, and criminals out of this country helps me sleep better at night. I take comfort in knowing that my children and grandchildren are better protected because of the passage of the One Big, Beautiful Bill. Our laws need to be enforced, and we owe it to future generations to keep our country safe and secure.

In closing, I want to express my appreciation for the work you are doing, not just for retirees like me, but for all Americans trying to get ahead, raise families, and live in a country that respects their values, their work, and their freedom.

Thank you for the opportunity to share my story today.