



COMMITTEE ON  
**ENERGY & COMMERCE**  
DEMOCRATS  
RANKING MEMBER FRANK PALLONE, JR.

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## **Pallone Stresses Need for Bipartisanship at Health Hearing on Patient Choice and Plan Innovation**

*Energy and Commerce Ranking Member Frank Pallone, Jr. (D-NJ) gave the following opening statement today at a Subcommittee on Health Hearing on “Health Care Solutions: Increasing Patient Choice and Plan Innovation.”*

Good morning everyone and thank you to the witnesses for being here today. I believe we all share a common goal: we want a health care system that’s more affordable, accessible, and higher quality—a system that works for all Americans. Now, how we achieve this goal tends to be a topic of intense debate, and it should be. The Affordable Care Act has greatly expanded access to quality, affordable health insurance in our country. There is, however, more that we can do to improve our health system for everyone.

The ACA has been a success. Twenty million more people now have health insurance. Women, minorities, and young people in particular have experienced substantial gains in coverage. Since 2013 the uninsured rate among young adults has dropped by 47 percent. Together, we should be discussing how we can build on this success to give even more Americans the peace of mind quality health insurance provides. The law also put in place important consumer protections that prevent insurers from discriminating against the most vulnerable, and it eliminated out of pocket costs for important preventative services, such as immunizations and cancer screenings.

While we know the marketplaces still need time and room to grow, we cannot forget what the individual market was like before the ACA. Double-digit rate increases on sub-par plans were the norm. The ACA gave HHS and states the tools they need to monitor insurers and put a stop to these harmful practices. This rate review program brings transparency to the process, greater stability to the market and protects individuals from unreasonable price increases. It also resulted in sub-par plans simply no longer being sold if they don’t cover hospitalizations or prescription drugs or have limits on how much health care will be covered in a given year. The Medical Loss Ratio ensures that issuers spend at least 80 percent of premium dollars on actual health care, not executive bonuses or advertising.

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The ACA created an entirely new marketplace that expanded coverage to individuals who prior to the ACA had little to no hope of finding affordable health care. Our witnesses today will talk about giving consumers more choices, but let's not lose sight of the fact that before the ACA, millions of Americans with pre-existing conditions had NO choices.

These marketplaces are still in their infancy and will continue to mature over time as insurers become more accustomed to calculating risk, and as more individuals transition from "grandfathered" and "grandmothered" plans to marketplace plans. Creating a competitive and successful market in a system as complex as our own is no small feat. Millions of Americans depend on this coverage, and therefore we should do everything we can to make sure these marketplaces grow even stronger.

This hearing has the potential to be a starting point for a real discussion on bipartisan improvements that will strengthen the systems already in place and bring us even closer to high quality universal coverage. However, I also recognize that this hearing has the potential to be a continuation of a six year Republican assault against the ACA and the millions of Americans who benefit from it. The ACA's marketplaces put power back into the hands of consumers, gave everyone the right to buy insurance, and forced insurers to compete based on price and value. We cannot return to a time when insurers competed to find the healthiest, least expensive consumers and left millions of Americans to fend for themselves.

We have a duty to overcome partisan politics and work together to come up with the best solutions. I'm hoping that we will use our time today to do just that. Thank you.

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