

**Opening Statement**

**Rep. Gene Green**

**Health Subcommittee Hearing: “Protecting Affordable Coverage for Employees”**

**September 9, 2015**

Good morning and thank you all for being here today.

Five years ago, Congress acted upon the principle that - in America - health care is not a privilege for a few, but a right for all.

Since then, as the Affordable Care Act has been implemented and reforms have taken effect, there have been dramatic successes and some challenges.

But there is no doubt this law is working.

It has changed, and even saved, American lives.

It has set this country on a smarter, stronger path.

Since the ACA was enacted, over 16.4 million Americans gained affordable health care.

129 million Americans who could have been denied coverage prior to the ACA’s passage now have access.

The uninsured rate is at a historic low.

For the first time in 50 years, rising health care prices have slowed.

Savings on health care costs of \$12 billion resulted between 2010 and 2013.

Both the number of hospital-acquired conditions and patient harms has notably dropped since 2010.

In short, access to affordable insurance is up, the uninsured rate is down, and the quality of care continues to improve.

The ACA is working.

It is true that the ACA continues to achieve many positive outcomes.

It is also true that there is no such thing as a perfect law.

There are many opportunities for us to come together constructively to build on the ACA's successes.

After more than 50 votes to repeal or weaken this law, multiple politically motivated challenges before the Supreme Court – I am pleased to be here with my colleagues, working in a bipartisan basis to improve the law.

One opportunity for improvement is the subject of today's hearing – the small group market.

For too long, the small group health insurance market has been volatile, and subject to increasing financial strain.

Between 2000 and 2010, the percentage of small firms that provided health insurance plans to their employees dropped from 43 percent to 33 percent.

In response to this trend, the ACA addressed the small group insurance market to extend consumer protections to even more Americans, and to provide long-term stability in a historically broken marketplace.

The ACA helped make small group insurance more affordable, and created the Small Business Health Options Program (SHOP) marketplaces.

SHOP was designed to improve employee choice in plan offerings and grow risk pools.

We have seen steady improvements in our small employer market since the enactment of the ACA.

Enrollment is increasing, more firms are entering the market, and employees have new choices and consumer protections.

Small group health insurance markets have traditionally been defined as firms with 50 or fewer employees.

Beginning next year, this definition will expand to companies with up to 100 employees.

However, while the small group market is strengthening, the SHOP marketplaces remain in their infancy, and are still evolving.

Given their state of maturity, some States would prefer for this marketplace to achieve greater stability and be more fully understood before expanding it to include mid-size employers.

The shift in rate-setting policy adds an additional source of uncertainty with changing the definition of small employers in 2016.

The Protecting Affordable Coverage for Employees Act, introduced by Representatives Tony Cárdenas and Brett Guthrie, would permanently change the definition of small group employers to those with up to 50 employees.

Under this legislation, States would be allowed to choose to expand their small group markets, but the default would be to remain at 50 or fewer employees.

I appreciate that a great deal of uncertainty remains in the small group marketplace.

More time before expanding the definition is warranted so that the effect of mid-size employers joining the small group market can be better understood.

A two-year delay would likely have allowed the SHOP marketplaces to stabilize and give insurers two years of data and experience with the new premium rating rules.

The legislation we are discussing today has broad bi-partisan support.

I look forward to hearing from our witnesses about the legislation, and also the impact of the ACA on the small group market in general.

The ACA is not an abstract law.

It is set of fairer rules and tougher protections that have made health care in America more affordable and more attainable for millions of hard-working Americans.

The time to move past partisanship is overdue, and I look forward to turning the page and working together to improve the law.

It is what the American people deserve.

I want thank the Chairman for having this hearing today, and look forward to hearing from our witnesses.

Thank you and I yield back.