

Opening Statement  
Chairwoman Anna G. Eshoo  
Committee on Energy and Commerce  
Subcommittee on Health  
Hearing on “Strengthening Our Health Care System: Legislation to Lower Consumer Costs and  
Expanding Access”  
March 6, 2019

Good morning everyone, welcome to the witnesses. The chair now recognizes herself for five minutes for an opening statement. Today is the second legislative hearing of the health subcommittee in the 116<sup>th</sup> Congress. We’re going to examine legislation today to drive down costs and increase options in the private insurance markets created by the Affordable Care Act. Democrats made a promise to the American people to lower their health care costs and undo the Trump administration’s sabotage of the ACA.

Today we’re planning to deliver on that promise by examining legislation that creates a reinsurance program for all states, funds states that did not initially set up state-based insurance market places to set up these state-run private exchanges, and restores funding for patient navigators.

If an individual is not enrolled in Medicare or Medicaid, does not get their insurance through their employer, or is a small business owner or self-employed, the legislation we’re considering today will help bring down the cost of health insurance. The bill gives states the funding and ability to improve the private market places created by the ACA and increase choices for Americans who purchase their health insurance from these exchanges.

Representatives Angie Craig and Scott Peters have written a bill which provides funding for state-based reinsurance programs and establishes a federal insurance program similar to the one established in the Affordable Care Act that expired in 2016 so all Americans can benefit from the lower premiums in the individual market place.

Reinsurance programs add money to the health insurance market created by the ACA to cover the cost of patients with high medical costs such as those with pre-existing conditions. This will drive down costs for middle class Americans who don’t receive the ACA tax credit.

By providing payments that enroll high cost patients, many of whom have pre-existing conditions, reinsurance protects against premium increases and will bring down the cost of health insurance coverage for those who buy their insurance from ACA exchanges.

For anyone who cannot afford health insurance on the private market today, this bill will bring premiums down next year and help individuals afford high quality comprehensive coverage. We will also examine the bipartisan SAVE Act introduced by Representative’s Andy Kim and Brian Fitzpatrick, which provides funding to states to set up state-based insurance market places like the original ACA did.

I'm very proud of Covered California, that is California's state-based insurance market. I think it's the gold standard for these programs and currently has enrolled one and a half million Californians. That is a lot of human beings that have coverage today that never had coverage before.

If a state originally chose not to establish their own state-based market place when the ACA became law, this bill gives those states the funding they need to establish a market place that meets their needs while maintaining the minimum benefits... established by the ACA.

Lastly, we will consider Representative Castor's ENROLL Act. It provides funding for navigators who assist small businesses or self-employed individuals with guidance and information to determine the best health insurance option for their needs. I promised that I would yield a minute of my time to Congressman Ben Ray Lujan. I'm happy to yield to the gentlemen from New Mexico for the remaining time.