

**REMARKS OF THE HON. ROSA L. DELAURO
ENERGY AND COMMERCE COMMITTEE: MEMBER DAY
THURSDAY, JULY 25TH, 2019**

Thank you, Chairman Frank Pallone and Ranking Member Greg Walden for welcoming me today. I am here to advocate for Medicare for America, a proposal in your jurisdiction that I have introduced with the chair of the Consumer Protection and Commerce Subcommittee, Congresswoman Jan Schakowsky. It is our proposal, to achieve affordable, quality universal health care.

Right now, families are struggling with the skyrocketing costs of prescription drugs and health care, costs which continue to far outpace wages. They are paying more for worse coverage than they may have had previously. In fact, according to the Kaiser Family Foundation, premiums increased 65% in 10 years for a single person who gets their health insurance. Meanwhile, their average deductible went from \$303 in 2008 to \$1,350 in 2018.

As a result, one-third of Americans have delayed care due to cost, according to Gallup.

All the while, the Trump administration is making intentional policy choices to undermine the Affordable Care Act and raise prices for middle class families and working people. In the Labor-Health and Human Services subcommittee, we hosted a hearing about this sabotage. A study out this week found that 15,600 deaths would have been prevented if all states expanded Medicaid and the ACA as intended.

It was those problems we aimed to solve long term with Medicare for America.

Medicare for America achieves universal, affordable, high-quality health coverage by creating a program based on Medicare and Medicaid. It expands the benefits and services to include items like prescription drugs, dental, vision, hearing services, and long-term services and supports. And Medicare for America would be

accessible to all Americans through auto-enrollment, while maintaining private insurance for those employers who provide comprehensive, high-quality, and affordable plans.

Right now, 165 million Americans receive their coverage through their employer. Many are happy with it, and companies may continue to offer these plans. Or, they can enroll employees in Medicare for America and contribute 8% of annual payroll to the Medicare Trust Fund. Employees have a choice, too. They can choose to enroll in Medicare for America instead of their employer-sponsored plan and have their employer contribute to it.

Medicare for America address costs. Annual out of pocket costs are no more than \$3,500 for individuals and \$5,000 for families on a sliding scale. There are never out of pocket costs for preventive and chronic disease services, Long Term Services and Supports, and prescription drugs (generic or brand name as necessary).

There are also zero deductibles. Zero. And premiums are capped: no more than 8% of income for enrollees. So, for those between 200% and 600% of the Federal Poverty Level—between \$50,000 and \$150,000 for a family of four —premiums are subsidized. For those under 200% of the Federal Poverty Level—\$50,000 for a family of four——there are zero premiums and zero out of pocket costs.

Second, we address benefits. Currently, health care benefits are largely dependent on your zip code, and Medicare for America will fix that. But, regardless of whether you live in Connecticut or Mississippi or Utah or California, every single American should have robust, comprehensive health coverage. And so, we set a very high standard for benefits. We cannot wait for states to do the right thing and increase benefits and services. Doing so will only continue and compound the inequalities that we are trying to rid from our health care system.

Third, we ensure Americans have access to long-term services and supports, emphasizing home and community-based care that recognizes the central role family caregivers play.

Fourth, we restrain system-wide costs: with all-payer rate setting and by allowing the government to negotiate for better prescription drug prices.

That is a quick overview of the bill.

When working people are struggling with stagnating wages and skyrocketing health care costs, we must do more to help. So, as the committee continues to consider how to bring down costs for families and working people, I urge to you to consider Medicare for America. It would achieve universal coverage, which is our shared goal.

Thank you for the opportunity to talk with you today.