

Committee on Energy and Commerce

**Opening Statement as Prepared for Delivery
of
Subcommittee on Health Ranking Member Diana DeGette**

Hearing on “Legislative Proposals to Support Patient Access to Medicare Services”

January 8, 2026

Alarm bells have been ringing for health care affordability for months. With the expiration of enhanced premium tax credits, we have known that premiums would skyrocket in 2026.

Millions of Americans who get health insurance through the ACA were notified late last year that their premiums are doubling. They are right now figuring out how to pay for coverage this year, or deciding if they need to take the terrifying step of going without insurance that has become too expensive. They’re also wondering if Congress will finally step in to save them from skyrocketing premiums after the enhanced ACA subsidies expired January 1.

In my district, a family of four making \$128,000 a year—teachers, nurses, farmers, small business owners—got hit with an average \$14,000 increase in their silver plan premiums. But this Republican majority decided to do nothing to help.

While enhanced premium tax credits aren’t, on their own, the long-term fix to health care affordability we need, they’ve been a critical part of lowering premiums since we passed them during COVID and they have increased health care coverage even more than we expected.

While Republicans let the federal tax credits expire, states like Colorado have stepped in with a short-term fix to partially offset the effects of expiration.

But Colorado is not every state, and Americans living in states like Florida and Texas may be forced to pay more than 20 percent of their income in health care premiums, if they keep insurance at all.

But we know that this crisis did not appear overnight. For over a year, Democrats on this subcommittee and everyday Americans have warned Donald Trump and this majority about the health care affordability crisis and impending expiration of the tax credits.

We have asked for hearings, to consider legislation, and to do something—anything—to help people afford health care.

But rather than have a serious conversation about affordability, the majority has wasted precious time on legislation that will only raise costs and kick people off their coverage.

Instead of extending premium tax credits, meaningfully lowering health care costs, or expanding access to affordable coverage, Republicans' Big Bad Bill they spent the first half of the year passing set up 15 million people to lose their health insurance so that the ultra-wealthy could get huge tax breaks.

And now, Republicans are doing everything they can to ignore the necessity of extending ACA premium subsidies and lowering costs.

Democrats literally had to force the majority to bring the tax credit extension up for a vote this week as they are more concerned about policing showerheads.

They're also trying to change the subject to health savings accounts and abortion restrictions. For once, I'll encourage the majority to take Donald Trump's advice— Just this week, Trump implored Congressional Republicans to "be flexible" on abortion restrictions so we can actually focus on lowering costs. But only time will tell if the majority will listen.

They've completely avoided the topic of affordability —canceling town halls, holding as few Health Subcommittee hearings as possible, and allowing this crisis to unfold.

Which is why Democrats—with the help of four GOP members who are actually listening to the three-quarters of Americans who support extending these tax credits—have stepped up to bypass the Speaker and put a three-year enhanced ACA subsidy extension on the House floor, which we will vote on later today.

This extension will cut premium spikes by 80% on average. It will wipe out increases for lower-income families. It will save over 5 million Americans from losing their insurance. While short-term, this is a straightforward fix.

To those watching at home, I'll say this: if your Representative truly wants to lower your health care costs, they will vote in favor of this bill on the floor later today.

If your Senators want to lower your insurance premiums, they will vote in favor of this bill when it goes to the Senate. And if President Trump truly wants to put money in your pockets, he will sign this bill into law.

Republicans refused to act last year, and now we will see if they have the backbone to help lower costs.