Committee on Energy and Commerce

Opening Statement as Prepared for Delivery
of
Full Committee Ranking Member Frank Pallone, Jr.

Hearing on "Lowering Health Care Costs for All Americans: An Examination of Health Insurance Affordability"

January 22, 2026

Today, Republicans are looking for a scapegoat to blame for the fact that 24 million Americans saw their health care premiums skyrocket at the beginning of this year. By calling health insurance executives before us today, Republicans are attempting to divert attention from their failure to extend the Affordable Care Act's enhanced premium tax credits. Make no mistake: Congressional Republicans and President Trump are to blame for the health care affordability crisis Americans are experiencing today, and it's only going to get worse. That's because Republicans are intentionally sabotaging our nation's health care system, driving up costs, taking away coverage, and undermining access to care at every turn.

As a result of the Republicans' actions, including passage of their cruel Big Ugly Bill, 15 million people will be left uninsured – driving up health care costs for everyone with private health insurance. More American families will be forced to skip necessary care, will take on greater medical debt, and will overwhelm emergency rooms while uncompensated care soars. The Affordable Care Act was designed to address these exact problems. Unfortunately, as part of their 15-year crusade to undermine the law, Republicans are turning back the clock on progress.

Republicans are proposing further dismantling the ACA in favor of junk insurance and health savings accounts that won't help when you or your family get sick.

So, Republicans are wanting to push people into junk insurance that's going to leave people without quality health insurance when they need it, and Republicans are driving up costs for everyone because of their $1 trillion in cuts to our nation's health care system as part of their Big Ugly Bill.

This is not the way to make health care in America more affordable. I appreciate the opportunity to hear from the executives at our nation's largest health insurance companies today because Democrats stand ready to continue to fight to lower health care costs for the American people. People like Ellen Allen, who joins us here from West Virginia. We will hear her story about how her health care premiums have skyrocketed this year as a result of the Republicans' inaction, just as she is preparing for retirement.

Americans like Ellen deserve to have peace of mind that they can afford the health care they need and that their life savings won't be drained if they get a life-threatening disease or have a health emergency. Unfortunately, the Republicans' relentless assault against quality and

affordable health insurance puts all of that at risk. If Republicans truly want to help make health care more affordable for millions of Americans right now, they would support our efforts to extend the ACA enhanced premium tax credits.

Thank you and I yield back the balance of my time.