

The **UNITED STATES SENATE**  
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**Wyden Statement at Finance Committee Hearing on Health Insurance Coverage**  
*As Prepared for Delivery*

Senate Democrats are on the cusp of moving major legislation that will transform American health care, helping consumers get relief from getting clobbered at the pharmacy window, promoting innovations, and delivering quality, cost effective home- and community-based services to older people and people with disabilities. As we look to these exciting future developments, today the committee will examine the state of health care coverage in America.

Health care in America got far better the day that the Affordable Care Act eliminated the insane and insidious discrimination against those with pre-existing health conditions. In one fell swoop, that change brought security to millions of people who otherwise worried that if they or a loved one had a condition like diabetes, there would be no quality, affordable coverage available to them. The Affordable Care Act significantly advanced the proposition that health care is a human right, but Americans who still lack insurance coverage cannot exercise that right fully.

I'm thrilled that the committee is joined this morning by Senator Reverend Warnock, who has become the conscience of the Senate on this issue. He was a crusader for health care long before he was a member of the Senate. His home state of Georgia is one of a handful of states where Republican leaders have blocked the expansion of Medicaid. Instead of getting health coverage to many of the most vulnerable people in their states, they are clinging to a decade-old political grudge against the Affordable Care Act. It is a morally bankrupt choice.

That's one aspect of the health coverage challenge the committee will discuss today. The committee will also talk about building on what worked in the response to COVID-19.

Earlier this year, reversing course on a Trump administration policy that made it harder for people to get health care during a pandemic, President Biden announced a special enrollment period for health insurance so that people who'd lost their jobs could get covered. It was a lifeline for people who needed health care security during the pandemic, and nearly three million people signed up for coverage. As part of the American Rescue Plan that passed in March, Democrats in Congress made signing up for insurance much more affordable by expanding the ACA's tax credits for health care premiums.

All in all, consumers who updated their health coverage during the special enrollment period are saving on their net monthly premiums by an average of 40 percent. Nearly two out of three consumers can get a plan with zero premium, after tax credits. Extending those improvements, in my view, is a no brainer. It's a way to improve health coverage and put money back in Americans' pockets at the same time.

In addition to expanding insurance coverage, today's hearing is also an opportunity to discuss how Medicare, while a lifeline for tens of millions, still has key gaps in what it covers. For example, Democrats are working on updating the Medicare guarantee to cover dental care, vision and hearing for seniors. It's just unthinkable that there are seniors on Medicare, people who've worked hard for a lifetime and done everything right, who can't afford teeth cleaning, eyeglasses or a hearing aid. Similarly, this committee is working on a plan to allow seniors and people with disabilities to get the care they need in the place where they're most comfortable, at home.

Before I wrap up I also want to briefly address some of the key facts that have been distorted in health care debates. None of the plans I've talked about will reduce the solvency of Medicare's Hospital Insurance Trust Fund at all – not one bit. Those benefits will have different sources of funding. They will not be part of Medicare Part A, which is what the Trust Fund covers.

History shows Republicans trot out this insolvency argument every time Democrats propose significant improvements to our federal health care programs – and it's never true. The Affordable Care Act extended the solvency of Medicare by 12 years, but Republican political campaigns falsely claimed it would do the opposite. They continued to make that claim even after it was fully, repeatedly debunked.

Republican senators' stated concern over Medicare didn't stop them from attempting to repeal the ACA, which would have devastated Medicare's finances had they succeeded. The Trump tax law even reduced payments into Medicare's trust fund.

Shoring up the Medicare Hospital Insurance Trust Fund ought to be a bipartisan proposition in order to guarantee that seniors continue receiving the benefits they've earned. That would require Republicans to stop using solvency as a political weapon, creating yet another artificial, unnecessary crisis.

The record shows that Democrats have worked again and again to improve Medicare's finances while upholding its promise of guaranteed benefits for seniors. In campaign ads and in the Congress, Republicans have done just the opposite.

So there's a lot for us to discuss today. I'm expecting a lively hearing. Once again I want to thank our friend Senator Reverend Warnock for being here along with all our witnesses. I'm looking forward to Q&A. Senator Crapo.

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