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March 19, 2015

**Wyden Statement at Finance Hearing on the Affordable Care Act at Five Years**  
*As Prepared for Delivery*

My first choice for this morning's hearing would be to get past the well-worn talking points and begin the effort to find bipartisan ways to improve the Affordable Care Act. That strikes me as the best use of our time. Unfortunately, it looks like it'll take a rear-guard action to keep from going back to the dark days when America's health care system worked only for the healthy and the wealthy.

Just this week, members of Congress are pushing budget proposals that would rip the law up by the roots. Gone would be the guarantee of coverage that protects Americans who have preexisting conditions. Gone would be tax credits that help hard-working families pay for health insurance. Back would be insurance company skullduggery that forces people to pay top dollar for rock-bottom coverage. Back would be excluding adopted children from their parents' insurance plans. Back would be insurance cancellations the moment people get sick. Again pregnancy could be considered a preexisting condition. And there's still no legitimate alternative legislation that addresses those issues. In the last five years, Congress has taken more than fifty votes to undermine or repeal the Affordable Care Act and not one vote on legislation that replaces it.

This nonstop campaign to undercut the law is bad news for Oregonians like Beth Stewart. Beth is a mother of three from La Grande, Oregon, who had to pick out an insurance plan after a career change in 2003. The plan she chose had a 7,500 dollar deductible. A few years later, Beth was diagnosed with stage four thyroid cancer, and it had spread to her spine. On Beth's road to recovery, she twice hit her out-of-pocket limit. Her medical bills grew to the tens of thousands of dollars. Beth worked hard to pay them off, but every year her checkups cost thousands more. Last year, she was finally able to buy a new health insurance plan that's given her what she called a "welcome safety net." Her deductible is now a tenth of what it was before the ACA. Her out-of-pocket maximum has been cut by nearly half. For Beth, staying healthy while supporting a family is a lot less expensive.

Kim Schmith is a resident of Madras, Oregon, in her late forties. Kim won a battle against breast cancer six years ago. Her husband will go on Medicare this year, and Kim will have to pick out an insurance plan of her own. Kim wrote to my office about how she once worried that being a cancer survivor meant she'd never be able to find insurance. Under federal law before the Affordable Care Act, an insurance company could have taken one look at Kim's medical history and stamped her application "denied." But the law gives Kim peace of mind. She'll find an affordable, high-quality health insurance plan. She won't have to panic or overpay for bargain-basement coverage. As Kim wrote in her letter, "...I fought for my life, I should not have to fight for insurance." I couldn't agree more.

There's never been a law in history that couldn't be improved—including this one. But the pie-in-the-sky insistence that the Affordable Care Act will be repealed and everything will work out fine has no basis in reality.

It's time to recognize the real-world consequences of this dysfunctional, old political battle. This debate is no longer about numbers on a page. More than 16 million Americans have gained health insurance coverage thanks to the Affordable Care Act. Their health is at stake in every vote for repeal. So let's find a bipartisan path that makes progress, rather than bringing back the dark days when health care was reserved for the healthy and wealthy.

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