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**Hearing Statement of Senator Max Baucus (D-Mont.)
On the Critical Need to Fix the Health Insurance Marketplaces**
As prepared for delivery

In February 1958, against the backdrop of a divided nation, a junior Senator from Massachusetts spoke at Loyola College in Baltimore. The young senator, named John Kennedy, said, "Let us not despair, but act. Let us not seek the Republican answer or the Democratic answer, but the right answer. Let us not seek to fix the blame for the past – let us accept our own responsibility for the future."

More than 55 years later, JFK's advice still rings true, and it's important for us to remember now as we implement the Affordable Care Act.

Five weeks ago, the administration launched HealthCare.gov. The federal health insurance website was to be the main vehicle for millions of Americans to sign up for coverage under the Affordable Care Act. Needless to say, it has been a rocky rollout. Problems have plagued the website and limited the ability of Americans to buy the health insurance they need and deserve.

Let me say right off the bat – this is unacceptable. It has been disappointing to hear members of the administration say they didn't see problems coming.

Secretary Sebelius, the last time you came before this committee, I used two words to voice my concerns about the law's implementation. Since then, my words have been twisted and used to malign the Affordable Care Act itself.

Make no mistake, I believe in this law. I spent two years of my life working on the Affordable Care Act. There is nothing I want more than for it to succeed. But months ago, I warned that if the implementation didn't improve, the marketplaces might struggle. Other senators on this committee voiced similar concerns.

When we asked for updates on the marketplaces, the responses we got were totally unsatisfactory. We heard multiple times that everything was on track. We now know that was not the case. But that's in the past. Now it's time to move forward and figure out how to fix it.

Secretary Sebelius, you deserve credit for coming before Congress and the American people and accepting responsibility for the website's problems. Your focus is where it should be – on the future. And it's very clear to me that you're working as hard as you can to fix HealthCare.gov.

Keep at it.

When this law was created, we made a promise to the American people. We made a promise to fix a broken system. We made a promise to ensure that all Americans had access to quality, affordable health care. We made a promise to ensure that no one ever went broke just because they got sick. You, Madam Secretary, must make good on that promise.

Some people have called for your resignation, but to borrow Kennedy's words, we cannot fix the blame for the past. You need to stay at HHS and help get the marketplaces working.

You said recently that you expect the website to be running smoothly for a majority of users by late November. There is no room for error. You must meet – and I prefer you beat – that deadline. Why? Because these marketplaces open the door to quality care for millions of Americans who lack health insurance.

The non-partisan Congressional Budget Office estimated that seven million Americans will get insurance from the marketplaces in 2014. And ten years in, that number will grow to 24 million. There's no question – that can't happen unless the marketplaces run at full speed. But I believe you will fix the problems, because you know how critical the marketplaces are.

For the first time ever, they guarantee consumers will have access to high-quality, comprehensive insurance. Consumers will never be forced into bargain-basement plans that refuse to cover services like childbirth or cancer treatments. They will never be denied coverage because of preexisting conditions. They will never be cut off because they hit an annual or lifetime limit.

We already have concrete examples of how the marketplaces are helping real people. Just consider these three stories from letters I've received since October 1st.

Gary from Billings, Montana, wrote that the monthly premium he pays for his family of four is currently just over \$2,000. But thanks to the Affordable Care Act, his monthly premium for next year will be \$1,165. He'll save more than \$800 each month.

Allison from Wolf Point, Montana, wrote in to say that thanks to the Affordable Care Act, she will have access to affordable insurance for the first time in almost 20 years. Allison suffered an injury in college, and because of that preexisting condition, the cost of insurance was sky-high. Instead, she rationed visits to the doctor and cut back on the outdoor activities that make living in Montana so great. No skiing. No hiking. No horseback riding. But now, Allison will have access to high-quality coverage that she can afford. She wrote that she looks forward to being active again.

And Tony, a small business owner from Bozeman, Montana, wrote in to express his excitement that getting insurance on the marketplace will save his small business \$10,000 next year. Tony wrote, "As a small business owner, I can state emphatically that the Affordable Care Act is not only good for my business, it is the ONLY way that I can afford to continue to provide health insurance for my family and employee."

Tony says he can reinvest the \$10,000 he saves into staffing, training, and the hardware that his business needs to stay competitive. He added, "This is good for my company, myself, my employee and family, Montana, and the U.S." That's a pretty impressive list.

I have no doubt that stories just like these will keep coming in over the weeks and months ahead – especially once the marketplaces are running at full speed.

Secretary Sebelius, I was glad to hear you set a target date to have HealthCare.gov fully operational. I look forward to hearing how you plan to meet that goal. I want to make it clear that the purpose of this hearing is not to fix blame, but instead to shed some light on where things stand. And, more importantly, to learn what the Administration is doing to correct these problems, and if there's a role for Congress to help. That's what matters right now.

So as President Kennedy said, let us not despair, but act. Let us not seek the Republican answer or the Democratic answer, but the right answer.

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