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Opening Statement

Rep. Elijah E. Cummings, Ranking Member

Subcommittee on Health Care, District of Columbia, Census, and the National Archives

Hearing on "Examining Obamacare's Hidden Marriage Penalty and Its Impact on the Deficit"

October 27, 2011

Chairman Gowdy and Ranking Member Davis, thank you for holding today's hearing.

In 2010, more than 195 million Americans obtained health care coverage from private insurance companies, either through individually purchased policies or employer-sponsored coverage. Unfortunately, about 50 million Americans were uninsured. Both individuals and employers have seen their costs for health insurance skyrocket. Premium increases have far exceeded wage increases, and individuals are being asked to bear more of the costs for their health care each year.

Clearly, this trajectory is not sustainable for individuals or employers. That is why Congress passed the Affordable Care Act, to incentivize high-quality care, ensure appropriately priced services, and fight waste, fraud, and abuse. Thanks to the Affordable Care Act, starting this year, consumers and companies will receive more value for their money because insurance companies will be required to spend at least 80% of premium dollars on medical care and health care quality improvement, rather than on administrative expenses, marketing costs, and CEO compensation.

Starting in 2014, premium assistance credits will become available for Americans whose household incomes are between 133% and 400% of the federal poverty level to help make quality private health insurance more affordable. Also, in 2014, Medicaid eligibility will be expanded to 133% of the Federal poverty level, ensuring that our most vulnerable Americans have access to needed health care.

According to the non-partisan Kaiser Family Foundation, nine out of ten uninsured families have incomes below 400% of poverty and could benefit from the expansion of Medicaid eligibility or the subsidized private insurance coverage provided under the Affordable Care Act.

The Affordable Care Act is this country's best opportunity to provide health care for millions of uninsured, low- and middle-income American families and reduce overall health care costs.

I am disappointed that, in the nine months Republicans have been in charge of the House of Representatives, they have not yet revealed the "replace" portion of their "repeal and replace" plan for the Affordable Care Act. Instead, it appears that they prefer to return to having no health insurance and higher health care costs for millions of Americans.

Clearly, I think this is the wrong direction to go, but I look forward to hearing the perspectives of our witnesses at today's hearing.

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