Testimony of Shana Verstegen
Senate Homeland Security & Governmental Affairs
Permanent Subcommittee on Investigations
Hearing Titled “Assessing the Damage Done by Obamacare”
November 6, 2025

Good afternoon and thank you for the opportunity to share my family’s story here today. My name is Shana Verstegen and I live in Madison, Wisconsin with my husband and our two wonderful little boys, who are 7 and 10 years old. I’m a proud member of MomsRising.

I’m here today as a proud user of the Affordable Care Act and the Healthcare Marketplace. Like so many other working families, I don’t know what my family would do without it.

My husband and I both work in the fitness industry as trainers and group fitness instructors at a wonderful small gym in Madison. We love our jobs, and we both work very hard helping others on a daily basis. We have both been employed there since high school, almost 30 years. Due to the small number of full-time employees at our gym, the owners are unable to provide us with health insurance.

So we’ve purchased health coverage for our family through the ACA marketplace for many years. We currently pay $460 each month for our family of four. Without the enhanced premium tax credits, our premium would increase to an unaffordable $700 per month in 2026.

Losing the enhanced premium tax credit support would create a real crisis for my family. Trust me, we’ve already cut back on our spending in every way we know how. Along with adding additional work hours to both of our schedules, we rarely go out to eat, and any sort of vacation has been out of the question for years. For 2026 we are looking at scaling back sports and other activities our kids enjoy.

With the threat of the subsidy ending, we’re exploring all our options. My husband is even considering finding another job that offers employer-sponsored health coverage. That’s been emotional, because while we’re certainly not above working at a large retailer like Costco, it would mean setting aside the skills he went to college for and the work he truly loves. We are also considering shopping for a cheaper plan, most likely with a higher deductible, but that’s risky for our financial stability. However, with two kids, I certainly don’t want to go without health insurance coverage altogether. These options and decisions are tough, and quite frankly, scary.

We’re a middle-class, HEALTHY, hard-working family and, like so many others, we’re struggling to make ends meet with prices for food, housing, clothing, electricity, and so much else skyrocketing. The prospect of our health insurance premiums increasing by several hundred dollars is devastating. It would be a major financial blow to my family.

This isn’t about politics, or polling, or winners and losers in Congress. Families **LIKE MINE** in every state – red, blue, and everywhere in between – rely on the Affordable Care Act. This is about real families, real kids, real health.

I grew up with a mother who had Huntington’s Disease, a devastating genetic neurological disorder. Living at risk of inheriting it myself, I spent years fearing that I would never be able to obtain health insurance.

Although I ultimately tested negative for the disease, the Affordable Care Act gives me peace of mind that I will be covered no matter what health challenge I, or my family, may face.

Sadly, many in the Huntington's Disease community, who have become like family to me, did not receive the same test result. At our state chapter convention last weekend, there was so much to celebrate. Just over a month ago, new research identified a potential treatment, a moment of real hope.

But that hope was shadowed by fear. Many families expressed deep concern that if the Affordable Care Act is overturned, they will lose access to the essential health care they depend on. None of these individuals did anything to deserve the genetics they were dealt, and they deserve affordable, reliable health care just like every one of us.

The Affordable Care Act is essential for entrepreneurs and small business employees like myself to afford health care coverage.
The Affordable Care Act is essential for those with pre-existing conditions, like Huntington's Disease, to afford health care coverage.
The Affordable Care Act's enhanced premium tax credits are essential for millions of Americans to afford health care coverage.

I am here as an example of the people who you represent. I am a working, middle-class mother, speaking for 24 million other Americans who rely on the Affordable Care Act to keep their children healthy, their bills manageable, and their futures secure. I ask you, sincerely and urgently, to stand with us, and to support the families who need you now more than ever.