

## **Testimony of Aaron Lehman**

### **U.S. Senate Committee on Homeland Security & Governmental Affairs Permanent Subcommittee on Investigations Hearing Titled “Defining Our Healthcare Problem, and Principles We Should Follow to Solve It”**

**December 10, 2025**

Good afternoon. It is an honor be invited to share the story of our family farm and the concerns of thousands of farmers and rural residents across the country. My name is Aaron Lehman and I am a fifth-generation family farmer from central Iowa. With my wife, my son, and the rest of my family we grow corn, soybeans, oats, and hay. We farm because we love to grow the things that feed our community, our state, our country, and the rest of the world.

I also serve as President of the Iowa Farmers Union which is a grassroots organization dedicated to family farming, sustainable agriculture, and thriving rural communities.

Our farmers have been telling us that the Affordable Care Act (ACA) has been one of the best investments in rural health care in decades. For farming families, entrepreneurs, and employees at small businesses who don't offer health insurance as a benefit, the ACA has expanded coverage, lowered costs, and encouraged farmers and rural residents to take more risk and make more investments on their farms and in their communities.

I know this well because my family has benefitted from having access to ACA Marketplace insurance policies and the affordability provided by the enhanced premium tax credits.

Because we have affordable coverage, I am able to work full-time on the farm where I can concentrate on what's best for our farm: growing crops, maintaining equipment, exploring the best possible market opportunities, implementing new innovations to make us efficient and to better build our soil health and preserve our resources, and taking smart steps to help our son join the farming operation.

When my wife was laid off due to downsizing, she went back to school to get another degree for her line of work. That could not have happened without our access to affordable coverage from the Affordable Care Act Marketplace.

Now she works as a passionate care provider as a Physician's Assistant conducting in home health assessments for elderly patients and other patients in need. She is doing this essential work as a contractor for a company unable to provide health insurance. This position also allows her the flexibility to help on the farm during our critical field work times of planting and harvesting. She is only able to do these things because we have access to affordable coverage.

In fact, she might not have obtained any coverage at all if it were not for the Affordable Care Act because of a “preexisting condition”. She is a breast cancer survivor.

Our affordable health care coverage has been a game changer.

But unfortunately, my wife and I have learned that in order keep a similar policy for 2026, our health insurance costs will more than double.

This affordability issue comes at a time when farmers like me are facing enormous challenges. Trade tensions have led to lower prices for what we grow and sell, at the same time we have higher costs for all the inputs we purchase. A strained labor market has driven up our costs even further. United State Department of Agriculture cuts have led to increased uncertainty about the programs we depend on.

Farmers and farm lenders alike report the increased challenges of financing next year’s crop. Farmer concern and mental health hotlines have increased volumes of calls from farmers under serious stress.

Without a doubt, a dramatic increase in 2026 health care premiums for thousands of rural residents will crash individual family budgets and intensify the economic crisis across rural America.

A stressed rural health care system will feel the pain also. KFF, a leading health policy organization, estimates that 27% of my sector, “farmers, ranchers, and other agriculture mangers” relied on individual ACA market coverage in 2023. Rural hospitals and clinics, many already operating on narrow margins, will face mounting uncompensated care when residents lose coverage. This will only accelerate the financial strain that has already pushed many rural facilities to reduce service or close entirely.

Our rural economy only grows when people are willing to take risks and make investments. The ACA has provided certainty and affordability in the health insurance marketplace for working people without employer sponsored health insurance. The success of the ACA has meant that people have been able to start their own businesses, change jobs and invest more in their own farming operations.

Extending the federal support for lowering the cost of health insurance is a true win for farmers and for all of rural America.

Thank you, Chairman Johnson. Thank you, Ranking Member Blumenthal. And thank you, members of the subcommittee.