

Opening Statement of Senator Thomas R. Carper
“The State of Health Insurance Markets”
September 15, 2016

Let me begin by thanking our chairman for calling this hearing today and by welcoming our witnesses from around the country.

A little after noon today, a handful of senators – Democrats and Republicans – will gather in a room not far from the Senate floor as we do most Thursdays. For a half-hour or so, we’ll take part in a Bible study led by Senate Chaplain Barry Black, who also happens to be a retired Navy rear admiral. There, we read the Scripture together, we pray together, and we talk about many different things. Invariably, during those conversations, Chaplain Black will ask us how our faith should guide us in the work we do here and at home. It’s a good question.

Almost every week, he reminds us of one of the two greatest commandments – to love our neighbors as ourselves, treating others as we’d want to be treated. He often invokes Matthew 25, which some of us will recall focuses on the ‘least of these’ in our communities. Let me paraphrase it today: ‘When I was hungry, did you feed me? When I was thirsty did you give me a drink to drink? When I was naked, did you clothe me? When I was sick or in prison, did you visit me? When I was a stranger in your land, did you take me in?’

Matthew 25 doesn’t say, ‘When my only source of health care was a crowded emergency room, did you help me?’ It doesn’t say, ‘When I turned 22 and could no longer be covered by my parents health care plan, were you there for me?’ Or, ‘When I could no longer find health care coverage because of a pre-existing condition, did you do anything about it?’ Or, ‘When I couldn’t afford the medicine that would enable me to hold down a job or be the kind of parent my children needed, did you lend a helping hand?’ Or, ‘When I was denied health insurance because I happened to be a woman of child-bearing age or charged an arm and a leg for it, did you go to bat for me?’

Regardless of our faith, I believe that we have a moral responsibility to the ‘least of these who live among us.’ I suspect that most of the people in this room believe that, too. And because our nation’s budget deficit – while greatly reduced – is still too large, we need to find ways to meet that moral responsibility in fiscally sustainable ways. Just about every American president since Harry Truman has sought to find ways to do just that. They believed in their hearts that when people in this country are sick or in need of health care, they ought to be able to see a doctor or nurse or both within a reasonable period of time. I am certain that most, if not all, of our colleagues believe that, too, and I’m sure that most Americans believe it, as well.

So why has it proved so hard to do? For starters, because it’s an incredibly hard thing to do. For another, just about anything we might try can be turned into a 30-second commercial and used as political weapons against presidents or members of Congress who try to do what we all know in our hearts is the right thing to do. I will be the first to acknowledge that the Affordable Care Act is not perfect. It clearly can be improved. When this election is over, we need to go to work to do just that.

Having said that, the Affordable Care Act has sought to better ensure access to health care for all Americans. How? In part by creating state-based health insurance marketplaces where people who may never before have had access to health care now have the opportunity to choose a plan that helps them get healthy and stay that way by participating in large purchasing pools not unlike the ones that federal employees have participated in for decades. The individual mandate that encourages people to purchase these plans is a well-tailored incentive that helps these marketplaces grow and thrive so that insurance companies aren't left with a pool of people to ensure that are largely older, sicker and more expensive to insure.

In this room today, there are witnesses and members of Congress who represent – among others - the states of Delaware, Washington, Ohio, Iowa and Wisconsin. The number of people without insurance in our states, on average, has fallen by almost half since our respective marketplaces opened. For the Delawareans, Washingtonians, Ohioans, Iowans and Wisconsinites who may now take their child to the doctor, this is not only life changing, but it's also life saving. And these life-changing effects aren't being felt only in our states.

Today, because of the Affordable Care Act, 20 million more Americans have health insurance. The uninsured rate is less than nine percent – an all-time low. Americans now have access to free preventive services like cancer screenings and yearly checkups. And the vast majority of people in the marketplaces buy their health insurance for less than \$100 per month. And, this progress has been realized while extending at the same time the life of the Medicare Trust Fund by 11 years.

I find it more than a little ironic that we have been deadlocked in partisan fighting for years over a law that is built upon a couple of sound Republican ideas: health insurance marketplaces and the individual mandate. To my friends on the other side of the aisle – your willingness to walk away from the policies you once championed is dumbfounding, especially when those very same policies are enabling us to begin making a positive difference in the quality of life for so many Americans.

A quick refresher for those who don't remember: Republican Presidential nominee, Governor Mitt Romney, revolutionized health care in Massachusetts by creating an insurance marketplace and requiring residents to obtain coverage. In fact, these ideas go back even further. In 1993, Republican Senator John Chafee introduced legislation that proposed an individual mandate and the establishment of insurance purchasing pools. That bill looked a heck of a lot like the Affordable Care Act we are discussing in this hearing. In fact, it had 20 Republican cosponsors in the Senate, some of whom still serve here today.

Fast forward to 2009, my first year as a member of the Finance and the first year of a new Administration. Our new president called on Democrats and Republicans to try anew to achieve what previous presidents talked about doing for more than a half-century. But, instead of coming to the table and pursuing a productive discussion about how we could expand access to health care for millions of Americans, in the end Senate Republicans chose not to engage. But, the president and the rest of us soldiered on and finally passed this historic law that all of us acknowledged was imperfect.

Like any major new federal program, adjustments are going to need to be made as it is implemented. Unfortunately, we've had a hard time finding many willing partners in this effort.

There used to be times when Republicans and Democrats could come together to make bipartisan health care reforms. Some of us were here when we did just that. We created Medicare Part D, the prescription drug program, and Medicare Advantage. Not long after we had done so, though, we worked together to improve them. Together!

That's not what we've done with respect to the ACA. Time and time again, our Republican friends have blocked funding for proper implementation and commonsense improvements. Republican governors and state legislators in 19 states have refused to expand Medicaid, leaving millions of Americans without coverage and increasing marketplace premiums for millions more. It's a sad state of affairs when it seems sometimes that the only healthcare votes we're allowed are ones to repeal the Affordable Care Act completely, leaving nothing in its place, and leaving Americans with nowhere to turn besides a hospital emergency room.

In a couple of months, Americans will go to the polls to elect a new president and members of Congress. I talk almost every day with Delawareans who await with anticipation for that day to arrive. Once it has, though, and a new Congress as well as a new president have taken their oaths, we need to go to work to make a good idea even better. We can do that. We need to embrace what I call the three 'C's' communicate, compromise and collaborate. We need to embrace those words in the Preamble of the Constitution, 'We the people of the United State, in order to form a more perfect union...' and get to work making the Affordable Care Act better. We can do that. I know that we can and, with the right leadership, I believe that we will. In doing so, we will have confounded our enemies and amazed our friends. 'Let's roll!'