

US Senator Maria Cantwell
Spokane Health Care Affordability Event

August 7, 2025

Senator Cantwell Remarks

[[VIDEO](#)]

Sen. Cantwell: Well, we're here today, and as you've heard from these three presenters, to talk about the affordability of health care in the State of Washington, and what we can do to continue to fight for policies that are going to make health care affordable.

Unfortunately, we've seen a series of policies recently that have literally made health insurance coverage harder for many Washingtonians, and as these deadlines approach, the cost of insurance is definitely going to go up, and we need to fight back. We're here today to sound the alarm about these looming threats to health care and the fact that Washington residents, especially Eastern Washington residents, are going to be hit hard.

The health insurance premiums [are] skyrocketing thanks to the cuts under the 'Big, Beautiful Bill' that the President signed last month-- this is a real threat to the affordability of health insurance from small businesses and workers who purchase health insurance on the exchange.

And also, we've had two other phenomena: the tariffs that are increasing the cost of health care, both in the supplies and in pharmaceuticals, and obviously what we're talking about now, the not addressing the fact that the Enhanced [Premium] Tax Credits are disappearing. They had every opportunity, and we fought and wanted to have amendments to correct this, and we were not successful.

The Affordable Care Act that Congress passed in 2010 provided tax credits to individuals and small businesses because we knew we needed a marketplace that lowered the cost. Then in 2021 and 2022 in the American Rescue Plan [Act] and the Inflation Reduction Act, that amount of tax credits allowed families to save more, and that increase in affordability led to a record enrollment.

Now, why this is so important is because all of these policies that add to the cost, mean we're going to go back to more uncompensated care. And without insurance and without uncompensated care, then the price affects everybody, and the cost of insurance goes up.

Since the expansion of the [Enhanced] Premium Tax Credit in the marketplace exchange, enrollment doubled, and we heard about that, and the participation jumped from 11 million people to 24 million people. So, the uninsured rate in the United States dropped to its all-time low of 7.9%.

So, as of this year, nearly 300,000 Washingtonians received insurance coverage on the exchange, about 20,000 right here in the very far eastern part of Washington. And these are the people that will be impacted. 56,000 self-employed or small business owners in Washington purchased on the exchange-- like we were hearing here this morning-- but all of these advances, the increases in coverage and rates, are now at risk. The [Enhanced] Premium Tax Credits set to expire are going to raise everyone's cost.

Compounding the problem, they pushed through, in the budget reconciliation last month, will also take effect, and about 15 million Americans, including those [300,000] from Washington who are on Medicaid and the market plans also are going to be impacted.

These actions have destabilized the health insurance market, and that is why we're seeing these increases go up. And it will also cost the care for everyone -- even if you think that you're okay, your insurance rates, when you think about the Medicaid dollar, one in five of Medicaid and Medicare dollars are, one in five spent on health care are Medicaid and Medicare dollars. It has an effect on the whole system.

The Washington Office of Insurance Commissioners announced that companies are requesting this 21% increase, and that impending failure to address these tax credits or adequately fund Medicaid or get rid of the tariffs on health care are all adding to a huge cost to Washingtonians. So it's important to note that we can't continue to whipsaw consumers on these issues.

A new Kaiser Family Foundation analysis says that insurers who are citing tariffs as a reason for increasing health care costs are raising their premiums 3% above what they would have requested.

So we're seeing that all of these effects are taking place in the marketplace.

It's estimated, and I think that Dr. Mandal covered this a little bit, that the estimates are that 80,000 Washingtonians will forgo the marketplace exchange next year, simply because they won't be able to afford it.

So when you digest all of that, the analysis of what these increased costs mean, and the fact that people will not go get coverage, it means that the whole system will end up seeing higher costs, and that's not what we want. Coverage equals getting people lower costs, also lowers uncompensated care costs, and basically gives us better coverage.

The impacts of these are that we could see Washingtonians who remain on the exchange see as much as a 65% increase in premiums, and even higher here for Eastern Washington.

So we need to remember, we made substantial progress in covering Washingtonians on the Affordable Care Act. Now is not the time to try to roll it back. Now is not the time to basically cut Medicaid and have impacts on the system. Now is the time to make sure that we're continuing to get coverage, lower costs, and help Washingtonians on affordability when a time when affordability is such a critical issue across many fronts: food, household goods, and a

variety of other things. Certainly let's not make health care more expensive. Thank you. Happy to answer any questions.