

U.S. Senator Maria Cantwell

Senate Floor Speech on Government Shutdown, ACA Tax Credits

October 01, 2025

[\[VIDEO\]](#)

Sen. Cantwell: Thank you, Mr. President.

I believe every senator knows and agrees that our constituents are concerned about the cost of health care. Just this morning, I heard some of my Republican colleagues also talking about health care affordability. The difference is, I think our Democratic side of the aisle wants to do something about it, now. We want to fix one of the biggest health insurance spikes that we are going to see locked-in in 2026 in just a few weeks. We want to do everything we can to stop that.

We know that when you kick Americans off of their health insurance, it hurts all Americans. Democrats know that a vague promise to fix it in the future doesn't help us solve the problems of health care delivery today. And, we know that the problem is worse than we even imagined just a few weeks ago.

Yesterday, the Kaiser Family Foundation released a new report on how expensive the premiums which the ACA expiration – the Affordable Care Act expiration of those premiums – may cost American families. The answer is, it's going to hurt a lot. The new report found that out of pocket premiums for a single person would more than double on average next year if the enhanced premium tax credits expire.

That is, we've had insurance commissioners and various offices across various states trying to make guesstimates about this, but increasing from \$880 a year to \$1,900 a year in 2026 just shows you how dramatic that situation could be for American families. These are families who will have to shoulder these unnecessary increases. They will be on top of all the other inflationary issues that they're dealing with now, issues like household goods, gas prices, electricity, housing, groceries, and now we want to throw at them health care costs.

We're very clear on our side of the aisle: we want the maximum amount of people to get health insurance, drive down uncompensated care, drive down everybody's cost, and deliver good health care for our citizens. Since the passage of the Affordable Care Act, the uninsured rate was cut in half from almost 16% – roughly 15.[7]% in 2010 – down to an all-time low of 7.7% in 2023. So, the result is not just healthy Americans having their cost decreased by taking uncompensated care out of the system. It's remarkable progress towards getting everyone covered and having net savings for everybody.

We know that the current majority on the other side of the aisle, they're no fan of the Affordable Care Act. They're no fan even of universal coverage. If you can imagine, we're not even being prescriptive. We just say, "We want to see universal coverage." We want everybody to have health insurance. Not only do they not agree with that, they have tried to repeal or weaken the Affordable Care Act 50 times in the past decade. 50 times they have gone after the Affordable Care Act, and they have failed.

One time, thanks to the courage of the late Senator John McCain and two of my other colleagues on the other side of the aisle, the last significant threat to our health care system was defeated in 2017. Maybe some people here still working on the floor remember that dramatic moment.

But now, [with] the passage of this Budget Reconciliation Act in July, Republicans are trying to reverse the progress of the Affordable Care Act. Congratulations, you're having an effect. You're taking that act and health care out of the system. You may be trying to do it in a sneak attack. You may be trying to do it in a vague way, but we are on to the fact that you are trying to get rid of the Affordable Care Act, and you're trying to get rid of the ability for Americans to get affordable insurance coverage.

So, what now? What are we going to do to prevent rural hospitals from closing? Everyone knows that \$50 billion in your slush fund that was part of the reconciliation bill is not enough to save rural hospitals, even if he uses it, even if the President would use it just on so-called red states, it's not enough. And now, you are going to say that 15 million Americans who no longer have the Affordable Care Act marketplace plans or the Medicaid coverage that was stripped out of the health care system, we're not going to have that.

So, you have no ideas on how you are going to help keep people insured or keep these hospitals operating. So, instead of meaningful negotiations, my colleagues have decided they don't want to tell us what their ideas are to deal with the current crisis. It is not a next year problem, it is a today problem. So instead of using jurisdictional powers like the Finance Committee – they could have come up with a solution. They could have come up with a meeting today. Instead, they were having a hearing on crypto currency.

If you thought this issue was so important, why didn't you have a hearing today on how to make health insurance more affordable for the American people. Even if you didn't want to address this particular idea, how is it that you want to have a meeting on crypto currency or give tax breaks to oil companies, but you don't want to deal with the health insurance problems of the American people? So instead of working with their counterparts or the House of Representatives – oh, wait, the House of Representatives, they're not even here, and yet we're in this situation.

So, who are you neglecting? You're neglecting your constituents. You're neglecting 5 million Americans, including 80,000 Washingtonians, who are not going to be able to have affordable insurance by the end of this year. They will have to make a decision in November and

December, but we already know from projections, 80,000 of them will make a decision because they just simply can't afford it.

Back to those numbers that were on the chart earlier: when you look at households and incomes, somebody might say, "Oh, well, somebody might be able to afford \$840." Well, not if you're a family of four on \$40,000. You're not going to afford that if you're on \$75,000 of income, and now you're going to pay \$3,368 more, or even \$90,000 of income. I got news for people: Seattle is one of the most expensive places in the country to live, and coming up with now all of a sudden, \$3,000 more for health insurance that you didn't think you were going to have to pay? People are going to make the wrong decisions.

God forbid that these people get sick or have a condition that is really life threatening, and who is going to be responsible for taking this out of the system, because people don't want to come up with a solution today? It is not that hard. We can extend these tax credits. We can have affordable health insurance in the market. We can talk as an organization of people who – by the way, [the] Finance Committee is charged with looking at this issue and discussing it. That's why we fought so hard in the Affordable Care Act for something called the Basic Health Program, which covered people under the 200% of the Federal Poverty Line and provided more important health insurance.

But right now, we need to act. We need to say to families who are going to be threatened by this that we can work together and we have a plan. And our plan is going to be able to be implemented immediately.

What is more important than having millions of Americans lose their health insurance? And then basically say, "We don't really care about this, when we already are teetering on so much inflation, so [many] affordability issues, so much of people struggling." And if people think we really recovered from a post-Covid era, we haven't. People are still struggling with the aftermath and the effects of that, and now we're basically saying we're going to add to your insurance.

So, as I did a few days ago here on the Senate floor, I came and talked about how states are now putting these numbers out, a lot of states. When I found this out this summer, I did many events across the State of Washington trying to bring awareness to the public about this, and I found out that some states were really trying to hide the ball. Like, they literally didn't want to tell people these costs were going up. Maybe they thought they were going to wait until after the enrollment period opened, when there was nothing you can do much past that. But these states are seeing astronomical costs for health insurance. The state of Texas, a 39% increase, Arizona, a 48.95% increase.

So, somehow these numbers were not available to the broader public, and we published a report last week making sure that the biggest insurers in that state, and we were projecting what the state's insurance commissioner or other groups and organizations were saying that this increase is. And now the Kaiser Foundation is putting an even brighter light on what those

numbers are, saying that probably that most people will just see an actual doubling of their premiums.

So, how can it be okay to – and even if you thought, “Well okay, 5 million Americans, they're just going to be short changed. No problem.” It's not that. It's when those people don't have health insurance, it affects the whole system. It takes that progress we made in [the uninsured rate], driving it down from 16 or so – 15% to 16%, down to 7%, and it means that you are not raising the cost on the entire system by seeing a bunch of people with uncompensated care.

We did this to cover citizens because it was the smart thing to do, and my colleagues should just come to the table and say, “We agree. We need to fix this now. We agree that an open enrollment period that starts as early as October 15th in one or two states and starts for everybody November [1st] is on us now. And if we don't send the right signal, this is the catastrophe that's going to happen for people, and that we really do care about affordable health insurance.”

At a time when we already have [price] increases, in, as I said, a lot of household items. Now is not the time to put health care on the list and crush families with this extra burden. Let's sit down and get this done.

I thank the President and I yield the floor.