

US Senator Maria Cantwell

Southwest Washington Health Care Affordability Event

August 11th, 2025

Senator Cantwell Remarks

[[VIDEO](#)]

Sen. Cantwell: Thank you so much. Well, I want to thank all three of these [people], Dana, Stacey and Marnie, for putting a face to the story of what Washingtonians are struggling with in the future of higher health care costs.

That's why we're here: because we're trying to sound the alarm so that we can fight back. We're here today to say that insurance costs that will rocket soon if the insurance commissioner moves forward, are expenses that Washingtonians can't afford.

This is a real threat to our health care affordability. It's a threat to individuals, small businesses, the workers that they employ, and as you just heard, to the quality of health insurance. And that is why we have to fight to keep these provisions of the Affordable Care Act.

The Washington Office of [The] Insurance Commissioner announced a few months ago that they had received a lot of requests to increase the rates by 21% a month-- premiums by 21%. As you just heard, the largest increase in recent years, and nearly double last year's increase. And they will decide this issue this month, in the month of August. That's why we're here to sound the alarm.

We know that increased rates are something that we could deal with in Congress. In fact, some of those applications actually cited Congress' inability to act as the reason why they expected rates to go up. They cited the impending failure of the tax credits and the rising cost of providing health care because of tariffs and inflation.

The Office of [The] Insurance Commissioner will have to decide what to do in this situation. That is why today, I am urging Congress to take action to save the Affordable Care Act tax credits and their expansion, and make sure that we do that before the end of this year.

To put this looming threat into perspective, let's review how we got here. The Affordable Care Act that Congress passed in 2010 made health insurance through Medicaid and the marketplace with exchange available to millions more Americans. This increase in affordability led to a record year of covering American citizens and the lowest uninsured rate, 7.9%, in 2023. That was good news.

Today, 44 million Americans are benefiting from that coverage through the Affordable Care Act, representing about one in six people under the age of 65. In our home state, obviously, 626,000 Washingtonians, and nearly 300,000 on the exchange, received more coverage. And that includes people here in Southwest Washington that were helped by the [Enhanced] Premium Tax Credits.

It also helped the self-employed small businesses, who had really challenging times getting access in the marketplace because they weren't like a large employer who was negotiating on their behalf. So, this is why the Affordable Care Act was so important.

But all these advantages-- the increase in coverage and rates in the health insurance affordability, are now at risk. Last month, we tried to put this issue on the table during the reconciliation budget fight and tried to protect these credits. Obviously, our colleagues did not agree. The vote failed on a 50- 50 tie.

So, without the extension of these tax credits, a family of four will receive less premium help and credit and obviously their rate, as you heard, can go up hundreds of dollars a month-- and in fact, thousands of dollars a year.

Now is not the time to be making health insurance more expensive. According to the Kaiser Family Foundation, aggregate uncompensated care costs dropped by \$20 billion in the seven years after the passage of the Affordable Care Act. We heard this from Marnie when she was going through these numbers. When you have less people covered, then they go to the hospital, the increased cost and uncompensated care goes up, and then everybody's insurance goes up as well.

So, why did Republicans vote to reverse these important savings? And why have the uninsured level and uncompensated care level increased? That's why it's important to fight this. We know that the business and the marketplace deserve to have affordable health insurance. And as mentioned, the tariffs aren't making it any easier because both supplies and pharmaceuticals are also going up. A new Kaiser Family Foundation analysis says that insurers who are citing tariffs for increased health care costs are saying they're raising those premiums by an additional 3% above what they would have requested because of the tariffs. So, in a time when everything else is even more expensive, groceries and household goods, the last thing we want to do is make health care more expensive too.

So that is why I am sending a letter today to Chairman Crapo and [Ranking Member] Wyden this two ranking members of the Senate Finance Committee, asking them to have hearings and a markup on legislation that would help preserve the affordable health care tax credits and save our affordability in this system.

I'm urging them to do this as soon as we return in September, and to find ways to make health insurance more affordable for American families. Being insured and being able to get care when your family needs it, is the way to stay healthy. It is the way we can focus on the important parts of achieving their goals and being healthy and delivering in their workplace. So, these important issues, especially critical to small business, and critically important to small business child care providers because they are the ones who have such a tough time making ends meet anyway, and yet that is what makes our whole system work. Having affordable child care, having them be able to carry a workforce that has affordable health insurance, as we just heard, is critical to keeping this sector going and keeping our whole economy going because that allows their parents to go to work too.

So, without these small businesses, it would not be possible to start your family, establish the community, have the economic growth, and that's why we're here today at this child care facility to emphasize this issue. This is really where the challenge begins.

We're here today, again, to sound the alarm, to say, 'Congress should act to preserve the affordable tax credits.' We should make health care more affordable, not less affordable, and we should keep the Affordable Care Act system going. Let's have Congress re-look at this 50-50 vote. Some of my Republican colleagues have said, three or four of them that they want to do this.

So, let's get at it in September. Let's prove the Insurance Commissioner wrong. Let's get these tax credits continued and keep health insurance more affordable. Thank you very much.