

## US Senator Maria Cantwell

### Senate Floor Speech on Health Care Affordability

September 17, 2025

[\[VIDEO\]](#)

**Sen. Cantwell:** Mr. President, thank you. I appreciate my colleague from Wisconsin talking about her own health care experience and why those in Wisconsin want to see us take action to help keep insurance affordable.

I rise today because Americans are facing a massive wave of health care costs. Those increases are swamping the family budget, and they are hurting our health care system by increasing uncompensated care.

But before I did that, I wanted to make a comment on today's HELP Committee hearing with the former CDC Director, Director Susan Monarez, who was fired by Secretary of Health and Human Services Robert F Kennedy because she refused to rubber stamp what he wanted to have happen.

Dr. Monarez basically confirmed what we already knew today, and that was that instead of basing vaccines on hundreds of years of science, instead the Secretary of Health is trying to replace that with a pseudoscience. He's basically trying to say, instead of 100 years of evidence about vaccines for measles and other childhood diseases, that now a new group is going to come up with recommendations, and thereby, I think, confusing people.

So I'm glad that the West Coast Alliance of scientists today put out a statement talking about, what is the science that has been the basis for the United States for several years. Those are important things to understand, but this is an assault on our health care system if we don't continue to follow science in the most specific way.

So, I appreciate Dr. Monarez basically coming before the Senate today, making sure that people understand that she was fired because she didn't want to go along with this, and I think that she made some important statements today about saying that we need to base science on evidence and not ideology. I agree with that, and I think people in the Northwest want to see this alliance in our state, and in California and Oregon, continue to advocate for good science when it comes to vaccines.

But I wanted to also talk tonight about our health care system and the assault on it. Last week, the Washington State Office of [the] Insurance Commissioner approved a 21% increase in the 2026 ACA marketplace insurance premium.

So what does that mean? It means that our state said that insurance rates could go up. Why are they saying they could go up? Because this is the largest single increase since 2018, nearly double last year's increase. And why are they saying this? Well, they're saying this-- insurers in

Washington [are saying this] because they're pointing to a couple of things: the Trump tariffs, the rising cost of the delivery system, and, most importantly, the failure of our colleagues to extend the tax credits that would make health insurance more affordable for about 22 million Americans.

In our state, 80,000 Washingtonians are expected to drop their health insurance coverage because they will no longer be able to afford it. That's a tragedy, because we don't want to see people losing health insurance because when they do, it means there's just a lot more uncompensated care, and it means the cost of health insurance goes up for everybody.

For everyone else, they will pay an average of \$129 more per month, or \$1,548 per year, just to keep the same health insurance plan.

So how did we get here? Why are Americans facing this looming threat?

When the Affordable Care Act passed in 2010, the health insurance through Medicaid, the marketplace exchange was now available to millions of Americans. By making coverage affordable year after year, we saw more and more people covered by insurance. The rate of those uninsured in the United States dropped from 15% before the ACA to an all-time low of over 7% in 2023.

So, we basically cut that in half. We cut the number of uninsured in half. We could have done more, in my opinion, there were a couple of things we left on the table [that would have] lowered that uninsured rate even more significantly.

But today, 44 million Americans get their health insurance through the ACA. That's about one in six people under the age of 65. In our state, it provides coverage for an additional 626,000 Medicaid recipients and nearly 300,000 beneficiaries on the exchange.

In 2023, the uninsured rate in our state was just 4.8%. So, that means people are covered. You don't have uncompensated care, you don't have emergency room visits, you don't have the problems that that we are seeing.

So what happens now, though, is that millions of Americans, as I said, are now facing these skyrocketing costs of healthcare. And that is because data shows when more people have health insurance and our providers spend less on compensated care, the system is more affordable.

But according to a Kaiser Foundation [study], aggregated uncompensated care dropped by \$20 billion in the seven years after the Affordable Care Act passed. But the tax credits that help make coverage affordable for those who need it the most are essential to driving down the cost for everyone.

So if you don't keep the tax credits, we are now going to face skyrocketing health care costs, unless we extend those subsidies. That's the point. We did a good job -- we lowered uncompensated care, we lowered the cost of insurance, and instead, now we're facing basically the end of subsidies that we're now going to make that go up and cost all of us.

As I mentioned, I've spoken to many of my constituents. One I just spoke to Leslie, who has a connection to Three Rivers Hospital in Brewster, Washington. She told me that her husband relies on the ACA premium credits to afford his marketplace insurance. Without the subsidy, his monthly premium would increase from \$200 to \$700 a month, and he will no longer be able to afford his insurance next year. He also needs to have surgery soon, so they're trying to figure out how to get that done fast. And Leslie and her husband run a small business. They don't have the luxury of waiting and paying more just to get basic health care in a very rural part of our state.

She understands the health care system, and she knows that we need to fix this, so she's calling on all of us to step up and get a certainty to the ACA tax credit.

I'm worried about the additional 80,000 Washingtonians who are expected to lose access to checkups and preventive care. We know that people without health care insurance wait to get care until their condition worsens to a point where they end up in the emergency room. That costs them and everyone else more. And more people will also end up in the emergency department just because they can't afford preventive care or regular services.

Treating a patient in the ER can be 10 times more expensive than treating a patient in a normal doctor's office, and these are costs that are being passed along in the form of higher health care premiums for all Washingtonians, no matter what type of health insurance they get.

So these Republican policies making it harder for us to hold down health care costs should stop. According to the Bureau of Labor Statistics, the cost of [the] health care system has already risen 4.2% in the last six months, much higher than the rate of inflation. So we see that these costs compared to other costs in our system.

Obviously, energy costs are rising, but in addition to the cost of food and household essentials, Americans are facing these higher bills in general. I think the Trump administration is ignoring these real life impacts on families.

Congress should be working together to make health care less expensive, and we know that we, the Congress, in the Republican-passed bill also created a lot of uncertainty as to the Medicaid marketplace and what's happening, and we already met with hospitals today from rural parts of Washington, who are saying they are seeing the impacts already of that bill -- on individuals not having certainty, or in one instance, basically [a] hospital needed to have some construction work done, and the person who was supposed to provide the construction and the financing of that said, "Are you really going to have the money to even do this?" So it's sending a ripple through the entire system.

So we can't afford to go back to a situation we had before the Affordable Care Act, when one of every seven Americans didn't have health insurance. We can't afford the wave of uncompensated care costs that will hit hospitals and eventually, all of us, and we can't afford the loss of lives and the medical bills that people are seeing every day.

And we need Americans to understand that we should be listening to what you're saying. 72% of Americans say they want an enhanced premium tax credit extension. That is those who are strongly in favor and somewhat in favor. That is what the American people are telling us. They want this health care to continue just like they want their Medicaid coverage to continue.

So let's do our jobs. Let's quickly act to extend the ACA tax credits. Let's do everything we can to make health insurance more affordable. Let's make a bipartisan effort to show the American people that we hear them, that a very big percentage of them want more affordable health care -- now for all Americans, let's get it done.

I thank the President, I yield the floor.