

**U.S. Senator Maria Cantwell**  
**Floor Speech on Medicaid Cuts**

**June 25, 2025**

[\[VIDEO\]](#)

**Sen. Cantwell:** Mr. President, I rise today to urge my colleagues, my Republican colleagues, to reverse course on their proposal that would take affordable health care away from the many patients across the United States who will suffer, I believe, financial strain and the financial strain will be put on the rest of us in our health care system.

Despite the talking points that you hear from our colleagues, they do propose on Medicaid to really make cuts that will hurt us. This isn't about waste, fraud and abuse. Their plan is to allow enhanced premium tax credits to expire. That has really nothing to do with lowering costs on average Americans. And this whole idea, in my mind, is a veiled attempt to repeal the expanded coverage that we saw for Medicaid under the Affordable Care Act. Why is that important?

Well, it's critically important because Medicaid has been the cornerstone of, in the Affordable Care Act, expanding care to working families that could not find an affordable insurance policy. Medicaid gave them that coverage.

And now, with the proposal by our Republican colleagues, they are going to cut Medicaid, and thus cut families who need the assistance to cover insurance to get the coverage they deserve. The result will be that Medicaid is stripped away. Coverage in the ACA marketplace will become more unaffordable, and premiums for even employer based insurance will go up. But that's what happens when you take dollars out of the system. In fact, we're already seeing some of these prices start to go up.

Our health care system relies on people being insured so that they can pay for care, and when you dismantle that, the medical costs for everybody goes up. It only makes sense. Uncompensated care gets cost into the system that is passed on to the rest of us.

Earlier this month, the Congressional Budget Office confirmed that the House's reconciliation bill, if enacted, would cause 16 million people to become uninsured. So that's the Congressional Budget Office. So again, 16 million people currently insured. Now all of a sudden, uninsured, means cost to the system, to say nothing of the cost to these individuals. Just as eye popping is the projection that this proposal will drive up premiums and out of pocket spending for millions of people struggling to afford private insurance plans through the ACA marketplace or those with employer provided coverage.

A [new] analysis by the Center for American Progress proves that working class families and people with all types of insurance will have to foot the bill for these harmful policies. For Medicaid, a family of four making \$33,000 per year could see additional costs and co-payments up to \$1,600 in annual out of pocket spending. I guarantee you, these are people that already have had a tough time finding affordable insurance.

For an ACA market plan, a sixty year old couple making \$85,000 a year who want to keep the same plan could see their annual premiums increase -- and these are numbers according to the

Center for American Progress -- and you could even see the cost of an annual premium [increase by] as much as \$15,000 a year. So these are all costs that we don't need to see increased. But if you are taking people who have affordable insurance and displacing them, according to CBO, 16 million of them, I guarantee you that cost will be absorbed by the rest of us.

For Medicare, which President Trump pledged not to cut, low income seniors who qualify for both Medicare and Medicaid will see their out of pocket expenses rise.

For example, an older couple on Medicare, living on an annual income of \$21,000 could face an additional \$8,340 in annual health care costs. So this just shows that cutting almost \$1 trillion in health care from funding and making millions of people be uninsured does not save the money. It basically gets into the system and other people are paying the cost. The Affordable Care Act lowered the individual uninsured rate from 17.8% in 2010 to a historic low of 9.5% in 2014.

So we significantly decreased the number of uninsured. This drop in uninsured Americans improved people's health. Saved money for individuals, saved money for families. It helped states. It even helped our state government. According to the Kaiser Family Foundation, thanks to improved access to general health services, cancer screenings and other forms of preventative care, Medicaid expansion alone lowered health related mortality rates by 3.6%. So, funding available insurance under the Affordable Care Act drove down the mortality rate and helped substantially save money. By contributing to a more robust economy, better societal well being, lower mortality rates, it also helps states generate more than \$20 billion in increased tax revenue and welfare savings.

So covering people -- I like the best example of this is the former Vice President of the United States. As a Congressman, Mike Pence didn't vote for the Affordable Care Act, but when he became governor of Indiana, everybody in Indiana, the health care providers and others convinced him -- oh, it's a good idea, you should get people covered in your state. And they did. So this is about a smart way of providing health care, and we've done it. []

So states who were smart about this realized that their economy was better, their access to affordable insurance was better, that it was revenue stimulating the economy was better. They knew that the Medicaid expansion literally kept people alive. We should not reverse that. We've made great progress in the past 15 years to keep Americans healthier and financially secure. Allowing 16 million people, including 306,000 people from the state of Washington, to become uninsured is a bad idea.

Without any alternatives, this will be a shock to our health care system. It will bring it to the breaking point and threaten the very lives of our constituents. I would like to take a moment, Mr. President, to read a letter from my constituent highlighting the concerns and fears about the impacts of the budget reconciliation bill

Britton Winterrose from Richland, Washington is father to a joyful five-year-old girl named Leda.

He said he wrote to me because, "without Medicaid, my daughter's next nap could be her last."

So now I want to read a letter from the Winterrose family.

*Leda entered the world at the height of the pandemic and spent the first 45 days of her life in the NICU. Doctors finally identified a rare form of congenital central sleep apnea. If she falls asleep without oxygen, she simply stops breathing, and will die.*

*The only path out of the hospital was a Medicaid waiver that paid for in-home nursing and life-support equipment.*

*Medicaid gave us the opportunity to bring her home, surrounded by her siblings, surrounded by the normalcy and safety of parents that love her.*

*Since that day Medicaid has kept up with Leda's needs as she has grown. A toddler who once needed a walker now sprints across the yard because the program funded the therapy and walker that strengthened her legs.*

*It's provided her with a bed, that keeps her secure so her equipment stays connected and we can sleep at night.*

*Each stage of development adds new hardware, new supplies, and new specialists. Feeding supplies, feeding pumps, G-tubes, sensors, diapers, respite care, and an AEC device to help my non-verbal autistic daughter communicate.*

*Private insurance, even the platinum plan that comes with my job, rarely covers it.*

*There is not a private health insurance on the planet that covers the edge cases of human existence for somebody with medical complexities like Leda.*

*Tonight, like every night, my wife and I will hook our daughter to an oxygen concentrator and a pulse oximeter; then we will lie down and "say no to death."*

*The only reason we can sleep at all is because Medicaid has provided the durable medical equipment and supplies needed to support her.*

*From the days at the NICU until now, one thing has become obvious: the last question on anybody's mind when they are trying to keep their child or loved one from dying should be How can we afford these things?*

*I do not speak only for Leda. The bill before Congress would strike thousands of Washingtonians from the rolls, and when that happens clinics and long-term-care facilities collapse.*

*That blow lands on veterans, on cancer patients, and on newborns in rural counties as surely as it lands on my family.*

*No one wakes up and decides, 'Oh, I want to be disabled today.' Everyone's health is a roll of the dice; Medicaid is how we make sure the roll is not fatal.*

*I still lose sleep over what will happen when I am gone. As a tired Dad, help me rest.*

*Please defend and strengthen Medicaid so that Leda, and every child like her and those who are rightfully dependent on this system can live and thrive.*

*That is the end of the letter from my constituent from Richland, Washington. What an incredible story of how a family has depended on Medicaid.*

Today, I met with an organization and individuals from it, MomsRising, where families from Washington state and all over the country came to protest the cuts to Medicaid and SNAP. I heard myself countless examples of how these programs are critical to families, to their well being, and how this program, if cut, would be devastating.

There is a common theme, Mr. President, on all these stories, these families are scared they will not be able to afford or get the care that their family really relies on. They are also concerned that there is nowhere to turn, even if the coverage is taken away. Does this mean these patients will no longer need care, or their illnesses will just magically go away? We all know that doesn't happen. This means that uninsured patients will wait to see a doctor until they're so sick they have to go to the ER which costs more. This will lead to increased costs across the board.

Specifically, it's estimated that 5.4 million Americans will incur medical debt because they will become uninsured, and the total medical debt that Americans owe will increase by \$50 billion. I think this is numbers from [The Third Way]. Hospital providers will have to shoulder an additional \$36 billion in uncompensated care costs, and a portion of the costs will be recouped by increased premiums on employment based insurance coverage. As a result, people with employment based insurance will also see an additional anywhere from [\$182] to \$485 in annual cost increases.

That's what happens when you increase the cost of uncompensated care, and the system has to make up for it somewhere, you increase everyone's cost.

This is particularly damaging in the area of certified community behavioral health. I'm sure the President knows that behavioral health -- very tough challenge, particularly with the fentanyl epidemic in our country.

I met with representatives of Peninsula Behavioral Health in Port Angeles, Washington, and Sound Health in King County, who told me that clinics are already operating on narrow margins and have already sustained a 1% budget cut this year at the state level. If Congress passes the budget reconciliation bill and enacts policies like the suggestion on the State Directed Payment Caps, they will have to reduce their budget by 20%, meaning they'll have to cut staff and lay off people. As a result, patients who rely on them for substance abuse treatment will be left out in the cold. We literally will see an increase in overdose deaths, law enforcement run-ins and incarceration rates. Where do you think these people go when they don't have behavioral health treatment for fentanyl?

All this costs taxpayers more, actually, a lot more, a lot more than just covering Medicaid. It would be better if we just kept the Medicaid program and funded patients so they could get the care when they needed it. My Republican colleagues know that this bill will cause harm, hospitals and physicians and various leaders across the industry are at their doorsteps, telling them not to hollow out our health care system.

But I beg my colleagues to drill down and listen to the fact that the revenue that rural hospitals particularly live on are huge Medicaid, Medicare budgets. That means there is no margin to have a 20% decrease in funds. Spending money to fix a problem caused by not spending money, doesn't seem [the smart] thing to do, the logic doesn't make sense. In fact, it sounds to me like

waste and fraud to say to people that you're going to somehow make this a better system, when in reality, you are going to cut care and increase costs on all of us.

Passing this bill and enacting these policies will only hurt working class and middle class Americans. Americans are still reeling from the effects of inflation, to say nothing about the tariffs. This is not the time to be taking away health care coverage or increasing premiums on anyone. We have already seen enough inflation. For most families, any extra money from a tax cut will be swallowed up by these higher health care costs. And every time a new report or analysis is done on this bill, the outlook gets more challenging for people at home.

If we really had this serious of a waste, fraud, and abuse problem in Medicaid, why haven't we had hearings on it? Why haven't we had legislation trying to fix it? Why haven't we had communication that this is a real issue? Because it's not a real issue. What is a real issue is Congress has been trying to fix the uninsured problem by passing the Affordable Care Act. It has worked successfully, and now our colleagues on the other side of the aisle want to try to repeal it.

I hope that my colleagues will realize the only thing that you can know for sure about this proposal that cuts Medicaid -- the only thing we know for sure is that thousands of Americans will become sicker and will become poorer, because without the access to care, that is exactly what's going to happen.

I urge my colleagues to really understand the harmful effects of this legislation, understand the harmful health effects on the citizens of our country, and I ask them to reject these Medicaid cuts. I thank the President, and I yield the floor.