

US Senator Maria Cantwell
Floor Speech on Health Care Costs

November 7th, 2025

[\[VIDEO\]](#)

Sen. Cantwell: Mr. President, I actually like good local journalism. I'm going to fight as hard as I can in the United States Congress to keep local journalism and fight AI that basically might obliterate it for all intents and purposes. So I'm just going to read my statement here in an article printed in the Vancouver Columbian on August 11, 2025. The headline is, "Child care owner urges Congress to take action to save the Affordable Care Act tax credit expansions."

The owner of an east Vancouver child care center joined Sen. Maria Cantwell, D-Wash., Monday morning to draw attention to Washington's rising health care costs.

The two spoke at a news conference at Tree Hill Learning Center on Southeast 196th Avenue, along with representatives from a local insurance agency and Workforce Southwest Washington.

Washington's Insurance Commissioner said in May that 14 health insurers in the state were seeking a rate increase for next year. The proposed increases for plans sold on the individual health insurance market averaged 21.2 percent and ranged from 9.6 percent to 37.3 percent.

The office expects the premium increases to affect about 300,000 people statewide.

Dana Christiansen, owner of Tree Hill Learning Center, said this isn't the first time she has had to face rising health care costs for her two Vancouver childcare facilities.

"Each year, I face a difficult decision of how much of the rate hikes — currently at 24 percent — do I take on and absorb," Christiansen said. "How much do I pass on to the employee? How much do I pass on to the families in the form of tuition increases?"

Each rate change request is evaluated independently by actuarial staff, said Aaron VanTuyl, spokesman for the insurance commissioner's office. That's mandated by state law.

The rate changes are usually finalized in September, VanTuyl said. Claims and administrative costs, medical and prescription drug costs, company expenses and profit will all be reviewed by the commissioner's office as part of determining if they're reasonable.

Cantwell called the proposed increases a threat to health care affordability.

The insurance commissioner's office said Congress' anticipated failure to renew the enhanced premium tax credit is contributing to the proposed increases.

Congress created the premium tax credit in 2014, a part of the Affordable Care Act, to lower health plan premium costs for eligible households. The American Rescue Plan in 2021 expanded who was eligible for the credit and the Inflation Reduction Act extended it to this year. It's set to expire at the end of this year.

"We know that increased rates are something we could deal with in Congress," Cantwell said. "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."

The senator's office said rate increases are being requested nationwide and three states have already approved them.

The Congressional Budget Office expects fewer people will participate in subsidized exchanges and the uninsured rate will climb if the enhanced premium tax credit expires.

NBC News reported earlier this year that Republican lawmakers are split on whether to extend the tax credit. Some said the federal government could no longer afford to support it, while others wanted it extended.

Just a little side note before I keep reading. At that point in time, five of my colleagues on the other side of the aisle said they wanted the tax credits extended. That was early in August.

The Washington Health Benefit Exchange, the state's health insurance marketplace, estimated about 216,000 health plan enrollees in Washington were eligible for the enhanced premium tax credit.

Christiansen said her business already operates on thin margins.

"I view providing health benefits not as a perk, but as a fundamental necessity," she said. "I never want an unforeseen illness to financially ruin an employee or force them to neglect their health."

Still, rising child care costs are forcing her clients to reconsider if they can afford to keep their child in a licensed facility or continue working.

"We cannot solve this problem alone," Christiansen said. "We need the support of lawmakers, the insurance industry and regulatory agencies to address the root causes of these rate increases that are disproportionately affecting those who need it the most."

That's actually, the end of the story. I wanted to read that story because that was August, and it showed at that point in time, we had people on this side of the aisle who wanted to negotiate. They were in the news. I summated it by saying there were five people, but I'm sure there's more by now.

So that is why we're asking with this simple proposal, let's open the government, extend these tax credits for a year -- because we know there's bipartisan support in both the House and Senate to do that -- and continue to reform this so we can keep this child care facility in Vancouver, Washington in business.

We've shared a lot of stories about individual people, but we haven't shared enough stories about the small business impact and the economic impact to employers when you take affordable health insurance away from them and they don't have options.

This owner lamented in the story. Which should I do? Do I absorb these costs and not be a profitable business? Do I make these employees not have health insurance? Do I raise these costs

and then these parents can't have the child care that they need to stay. She told me on that day that literally, some people decided to stop work because they no longer could afford child care.

So this is ruining our whole economic picture by making insurance too expensive, by making the cost play too big a role in our economy, and taking workers away from us.

So I support this one-year proposal, I support us working together to reform the system.

I've championed many things in the Affordable Care Act that have driven down costs, and I will work with any of my colleagues on the other side of the aisle to continue and expand that work, because it is important. It is important for us to continue to have affordability, particularly in health care, as we have a rising baby boomer population reaching retirement age, we have no other choice but than to focus on affordability.

I thank the President and I yield the floor.