

Statement before the House Committee on the Budget on “Reverse the Curse: Skyrocketing Health Care Costs and America’s Fiscal Future”

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Good morning and thank you for having me. My name is Mrs. Joyce Rena Bumbray-Graves. I am 63 years old and I live in Woodbridge, Virginia. I am a home care worker and a proud member of SEIU Virginia 512. And let me just start out by saying that care is essential because everyone will need it at some point in their lives. I am honored to carry on the legacy of Black women and other women of color like myself who have historically done the majority of care work in our country.

I provide full-time care to my adopted sister Leia, who has spina bifida and scoliosis, and my great niece Lisa who has scoliosis and who was born with a small brain and is profound. That means she cannot speak or feed herself and she is completely dependent on others for basic life functions 24-7. Both ladies use wheelchairs. They came to live in my home in 2017 when my parents passed away because I wanted to keep them with family. I had already been working with Leia for over 10 years. Both ladies have both Medicare and Medicaid due to their disabilities.

I work in health care and I can’t afford health insurance. My husband is a freight driver and it would be very expensive for me to get insurance through his work. Instead, we both got our health insurance through the Affordable Care Act. We were paying \$544 per month for our premiums last year thanks to the Affordable Care Act tax credits. Now that these tax credits have been taken away, the premium went up to \$1300-something per month. We cannot afford that, so we dropped our plan. My husband will be able to get on his work’s insurance in February, but it is too expensive to add me. I am looking for other options but I am currently uninsured.

Every day I worry that if I get hurt or get sick, will I have to suck it up and keep working in pain. I worry if I go to the doctor or emergency room uninsured I will get an outrageous bill

that I cannot pay. My husband is uninsured right now until his work insurance starts next month. He recently broke his arm. Without insurance, we had to pay \$300 to get his cast off and \$300 for them to put this plastic thing on his arm. We paid the \$300 but not the other \$300 because who walks into a doctor's office with \$600? And I wonder what people would have done if they hadn't had that \$300 to get the cast off? Would they just walk out of the doctor's with the cast still on because they couldn't afford to have it taken off? Would they have tried to saw it off themselves? Right now I just pray I can save another \$300 because what if they won't take that plastic thing off my husband's arm if we don't come up with that?

I don't know what I'm going to do. Everything is so expensive right now already. Even the Dollar Store isn't a dollar anymore, it's \$1.50. My husband is on short-term disability because he cannot drive a truck with a broken arm. There are still 2 years before I turn 65 and can qualify for Medicare. I have had several medical issues including a pulmonary embolism and blood clots.

I work so hard to keep two people with disabilities alive, and I can't afford insurance myself. I have already stopped my prescription for my Dry Powder inhaler which helps me breathe better because I cannot afford it without insurance. And I want you as Members of Congress to see me and the people I care for. I want you all to know how serious this is for my situation. You all can vote yay or nay and whatever you'll be fine, but what about us? So please bring back these tax credits so that I can get my health care back. Thank you.