

## Testimony before Energy and Commerce Committee

### Rep. Antonio Delgado

“Thank you Chairwoman Eshoo, thank you Ranking Member Burgess, Chairman Pallone. It’s really nice to be with you all this morning. I’m pleased to see the committee considering my bill, the *Medicare-X Choice Act*, and am honored to have the opportunity to explain why it is a priority of mine.

“The title of today’s hearing is ‘Proposals to Achieve Universal Health Care Coverage’ – an urgent need indeed. We are the richest nation in the world—and yet, the only developed one without some form of universal coverage. If unable to qualify for Medicare, Tri-Care, or Medicaid, Americans are left to fend with a system that is entirely beholden to the profit motives of the private insurance marketplace. As a result, millions of Americans are priced out of the market and left uninsured, or have insurance but simply can’t afford to take advantage of it.

“This is unacceptable. We have got to achieve universal health care coverage. And I believe we can get there with a public option. I promised my constituents I would pursue this path, and with that promise in mind, this Spring introduced *the Medicare-X Choice Act*, along with my colleagues, including Representatives Higgins and Larson. Medicare-X establishes a public option – a government-run insurance plan, available in the marketplace, for anyone to buy if they’re uninsured or unhappy with their current plan. The effect of a public competitor in the private insurance marketplace will undoubtedly bring down the skyrocketing costs of premiums and deductibles.

“The plan starts in rural areas, where coverage options can be scarce, and it automatically enrolls every child in the CHIP program. Critically, Americans who like their current plans – like many union members who have spent years bargaining for what they have now, or seniors on Medicare Advantage – can keep them.

“This plan covers every American in just three years. It also attacks the underlying affordability crisis that plagues families across the country—an issue not discussed nearly enough. We start by 1) requiring Medicare to negotiate drug prices, 2) increasing federal support for those who need it by eliminating the subsidy cliff for Americans above 400% of the federal poverty line and increasing the tax credit for those individuals below it; and 3) authorizing \$30 billion over three years for a national reinsurance program.

“Under this bill, a family of four with an income of \$101,000 would see their premiums cut in half. We do all of that without costing the federal government a dime; the Congressional Budget Office recently found that Medicare-X would actually add money to the Treasury over time.

“Medicare-X fulfills the promise of the Affordable Care Act: that health coverage will be simpler, more accessible, and more affordable when families can choose the plan that works best for them. Every time I’ve held a town hall—I’ve held quite a few—I hear from folks about the cost of health care. Congress needs to get this done so families don’t have to choose between

paying medical bills or buying groceries.

“As this committee considers the health care legislative options, I hope you will find two main takeaways from my testimony today: more choice and lower costs—two concepts I hope everyone on this panel can get behind. I thank the committee again for your time and the opportunity to share my priorities with all of you.”