

Committee on Energy and Commerce

**Opening Statement as Prepared for Delivery
of**

Subcommittee on Health Ranking Member Diana DeGette

Hearing on “Lowering Health Care Costs for All Americans: An Examination of Health Insurance Affordability”

January 22, 2026

Americans know that health care is far too expensive.

As health care takes up a greater percentage of our economy than any other developed country, Americans’ health outcomes lag far behind others, with our life expectancy falling behind Spain, Panama, and Oman.

And millions of Americans who get insurance on the individual marketplace saw their premiums shoot up—doubling on average—at the beginning of this year.

Why these massive increases? Because this majority failed to extend critical enhanced premium tax credits, which were responsible for the greatest expansion in health coverage since the implementation of the ACA itself.

Two weeks ago today, the House did the right thing by passing a three-year extension of these critical tax credits, even as Republican leadership worked against it. Just seventeen House Republicans joined Democrats to do the right thing and help millions of Americans like Ellen Allen, who is with us today, continue to afford health coverage. And just one Republican on this subcommittee voted for affordability.

The enhanced premium tax credits we enacted into law five years ago were predicated on a simple premise: that no American should pay more than 8.5 percent of their income for health insurance.

But even when people have coverage, good care can still be a fight to get through denials, prior authorization requirements, and sky-high copays and deductibles that create additional barriers between American patients and the care they need.

Just last year, this majority’s top priority was to enact massive tax cuts for the wealthy—for people just like the insurance CEOs sitting before the committee today. These handouts to the rich were funded by cutting health care for hard-working Americans.

In the same bill, this majority chose not to extend premium assistance for middle-class Americans, causing health care costs to skyrocket. That’s what led to our current crisis.

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In the big picture, what we really need is access to quality, affordable care for every American. That's why I have long supported a solution like Medicare for All.

But Americans need relief now, and we need immediate action to bring down health care costs in this country. Open enrollment for 2026 ended a week ago as the Republicans in Congress failed to pass any legislation to make health coverage more affordable. We are out of time.

The Senate must immediately join House Democrats and 17 House Republicans to send this critical help for middle-class Americans to Donald Trump's desk, and he must sign it. To do anything else is to accept a poorer and sicker America. I don't accept that, and neither should any of us.