



COMMITTEE ON *DEMOCRATS*  
**ENERGY & COMMERCE**  
RANKING MEMBER FRANK PALLONE, JR.

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**Statement of Ranking Member Frank Pallone, Jr., as prepared for delivery  
House Energy and Commerce Committee  
Subcommittee on Health  
Hearing on “An Overdue Checkup: Examining the ACA’s State Insurance  
Marketplaces”**

Thank you, Mr. Chairman.

Over five years ago, we passed the Affordable Care Act and fundamentally changed the health care system in this country. We expanded access to healthcare for millions of Americans and ensured that no individual could be denied coverage for arbitrary or discriminatory reasons. We guaranteed that insurance companies were in the business of making our citizens healthier, not just making a profit. And we strengthened Medicare and put the program on sounder financial footing to preserve and protect it for generations of Americans to come.

Today, my Republican colleagues will tell a different story. We will hear a lot about technical glitches, inefficiencies, and broken IT systems. If we just listen to their side, we are led to believe we’ve poured money down the drain and seen no benefit.

The reforms of the Affordable Care Act are a complex undertaking and no doubt there are lessons to be learned from its implementation. We should learn those lessons and use them to improve going forward.

But that doesn’t mean we should lose sight of the bigger picture.

Make no mistake, the Affordable Care Act is working. We are seeing its successes throughout the country, in states that have chosen to establish their own marketplaces, in those that have relied entirely on the federal platform, and in those that have landed somewhere in between. The data is there to prove it.

Recent Census data shows that the uninsured rate has significantly declined in every state. 17.6 million Americans who didn't have coverage before the law went into effect now have insurance. States that chose to embrace the full measure of the law and expand their Medicaid programs and establish state-based marketplaces have seen the greatest gains for their citizens.

This success is true for the six states we have joining us here today. Despite early technological challenges in some of these states, everyone here today has expanded access to care and significantly lowered their numbers of uninsured.

Additionally, some states, such as California and Connecticut, have successfully used the flexibility afforded by the state-based marketplace model to employ innovative approaches to expanding coverage, improving quality, and ensuring affordability for their citizens. I look forward to hearing about these ongoing efforts today and having a discussion in which we can all learn about what has worked in these states.

I commend the states here today who are working to ensure that no family must choose between accessing health care and feeding their family. Between receiving lifesaving preventative care and financing their homes. Between cancer treatments and bankruptcy.

Now, it's of course also important that we look at how state based marketplaces could be run more efficiently and effectively, and how we can continue to enhance the health care delivery system in this country.

But let's do so with an eye for improvement. Let's not use this hearing merely as an opportunity to score political points. Let's have a discussion about how to reach our remaining uninsured, how to continue to improve the consumer experience in year three of exchange enrollment, and how to best address the challenges that remain. We must not undo progress we've made, instead let's build on the success of the Affordable Care Act.

With that, I would like to yield my remaining time to Congressman Kennedy.

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