



**Opening Statement of Rep. Bob Good (R-VA), Chairman
Subcommittee on Health, Employment, Labor, and Pensions Hearing:
“Reducing Health Care Costs for Working Americans and Their Families”
April 26, 2023**

(As prepared for delivery)

I remember President Obama’s promises regarding Obamacare:

“If you like your plan, you can keep your plan.”

“If you like your doctor, you can keep your doctor.”

“Premiums will go down with the Affordable Care Act.”

Sadly, but not surprisingly, these were all misleading, empty, broken promises.

In reality, Obamacare’s regulations, mandates, inflationary subsidies, and misguided economic incentives have made health care even more unaffordable for Americans in the commercial market.

After thirteen years of Obamacare, three in four Americans grade the health care system as a “D” or an “F.”

Working Americans and their families are being crushed.

The American people are tired of their premiums going up.

They are tired of their deductibles going up.

They are tired of their co-pays going up.

So today, in the first Health, Employment, Labor, and Pensions Subcommittee hearing of the 118th Congress, House Republicans will put forth a vision for free-market health care reform that offers Americans much-needed relief.

As a nation, we cannot settle for less than American exceptionalism. And, we cannot turn to socialist countries for health care advice.

We need to listen to the American people. A vast majority of Americans are actually satisfied with their employer-sponsored insurance. Seventy-eight percent of employees decide to enroll in employer-sponsored insurance when given the option. But it's still too expensive.

That's because Democrats have created an unlevel playing field for employers.

And Democrats are not interested in addressing affordability issues for employers, because the truth is, they are scheming with the Biden administration to force every American into a government-funded, one-size-fits-all plan, such as the Obamacare marketplace plans.

By increasing Obamacare subsidies and overregulating the market, employer-based health care is becoming unaffordable, especially for small business owners.

This is an intentional attack by Democrats on private insurance. It is the proverbial "trojan horse" for Medicare-for-All.

But one size does not fit all. The correct path forward is to respect and protect the free market, and individual choice.

Republican solutions seek to decrease health care costs while strengthening the private options that 159 million covered Americans enjoy.

Yesterday, I introduced the Self-Insurance Protection Act. This bill allows small businesses to access stop-loss insurance, a form of insurance that helps employers self-insure and protects them from catastrophic health costs.

Another reasonable solution is to increase Association Health Plans. These plans

allow Americans to save up to 50 percent on health care costs by allowing small businesses to band together to offer lower-cost health insurance like larger employers are able to do. The free market and increased competition will lower prices if we are bold enough to let them.

A free market only works when there is competition, transparency, and accountability. Consolidation in the marketplace has led to dishonest billing practices. Dishonest billing occurs when big hospitals buy up independent doctors' offices and then charge higher prices for doctor services as if they were occurring in a hospital setting.

Hospitals should bill the proper rate for their services and not use bogus facility fees as an excuse to tack on thousands of extra dollars in charges.

Finally, we should ensure that workers retain access to the expanded telehealth options they enjoyed during the COVID-19 waivers. On May 11, employees may lose access to telehealth coverage when the COVID-19 Public Health Emergency expires. The Telehealth Benefit Expansion for Workers Act will ensure that telehealth coverage is not terminated for these workers.

Stop-loss insurance, Association Health Plans, honest billing, and increased access to telehealth will help increase affordability for American workers and their families.

Employer-sponsored insurance is the greatest threat to, or defense against – depending on your perspective – Medicare-for-All.

Letting Democrats continue to further diminish employer-sponsored insurance – to the detriment of American families – is a major step toward realizing their coveted cradle-to-grave nanny state.

That is not America. We are the most free and prosperous nation in history. Small business owners and working families, through hard work, perseverance, and determination have made our nation great. Washington bureaucrats should stay out of the way.

Let's empower Americans to have the health care they choose at an affordable cost.