

# Congress of the United States

## House of Representatives

COMMITTEE ON OVERSIGHT AND GOVERNMENT REFORM

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### Opening Statement Rep. Matt Cartwright, Ranking Member

#### Subcommittee on Health Care, Benefits and Administrative Rules Hearing on "From Health Care Enrollment to Tax Filing: A PPACA Update"

February 26, 2015

Thank you, Mr. Chairman, for holding today's hearing. I would like to welcome our witness, Mr. Counihan. Thank you for appearing before the Committee.

I want to start off by highlighting some good news. The 2015 open enrollment period was a success with a record 11.4 million Americans selecting Marketplace plans or automatically re-enrolling in quality, affordable coverage as of February 15.

In Pennsylvania, 471,930 people selected a plan or were automatically re-enrolled by the end of the most recent open enrollment period.

These strong open enrollment numbers—both across the country and in my home state—show that the ACA is working and continues to benefit millions of Americans.

Insurance companies are joining the Marketplace in significant numbers and offering greater plan choice to consumers. There are over 25% more insurers participating in the Marketplace in 2015 than in 2014. 91% of consumers can now choose to purchase plans from 3 or more insurers—up from 74% in 2014—and consumers are able to pick from an average of 40 health plans for 2015 coverage.

The ACA is helping reduce premium cost increases in the individual market. In 2015, premiums for the benchmark—or second lowest cost silver plan—will increase by only 2%, far below the historic trend of double digit premium increases in the individual insurance market.

Since ACA open enrollment started in 2013, Medicaid and the Children's Health Insurance Program enrollment has increased by 10.1 million.

The ACA has also reduced the number of uninsured people across our country. Because of the law, we have seen the largest decline in the uninsured rate since the early 1970s. According to the Congressional Budget Office, the combined effect of the ACA coverage expansions has been to extend coverage to 12 million previously uninsured people in 2014. In 2015, CBO estimates that 19 million uninsured Americans will be covered.

Thanks to the ACA, millions of young adults, many of whom might have otherwise been uninsured, have been able to stay on their parent's health plan. One hundred twenty-nine million Americans with pre-existing conditions can no longer be denied coverage or charged higher premiums. And more than 100 million individuals no longer have an annual or lifetime limit on their coverage, providing peace of mind that they will not go bankrupt if diagnosed with cancer or another serious illnesses.

On February 20, CMS announced an additional, special enrollment period from March 15, 2015, through April 30, 2015, for taxpayers affected by the individual Shared Responsibility Payment. I am pleased that CMS is taking additional steps to help those individuals who were unaware of the penalty for not having coverage.

Earlier this month, House Republicans voted for the 56th time to repeal or weaken the ACA, but they have yet to offer concrete legislation that would serve as an alternative to the consumer protections and cost-saving reforms the law has already brought to millions of Americans.

The evidence is clear—the ACA is improving the lives of Americans nationwide, including the constituents of all of the members of this Committee who are already receiving important benefits under the law. It is time for Republicans to stop these constant attacks and focus instead on working with Democrats to more effectively and efficiently implement the ACA.

I thank the Chairman again, and look forward to hearing our witness' testimony.

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