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November 19, 2026

## **Wyden Hearing Statement on Republicans Failure to Lower Health Care Costs for Americans**

*As Prepared for Delivery*

The Finance Committee is gathered this morning to discuss the health care crisis facing American families across the country. At this very moment, millions are logging on to Healthcare.gov and seeing premiums double, triple, or in the case of our guests from Oregon, even worse.

The Republicans in charge of this Committee should have held this hearing months ago instead of weeks before Americans pay their crushing first premium for January. Democrats on the Finance Committee have been ready to get to work for more than a year, when we first asked Republicans to confront this catastrophe facing American families.

Instead of working to avoid these devastating premium increases for Americans like our guests, Republicans devoted months to jamming through massive tax breaks for billionaires and giant corporations. At the same time, they cut more than \$1 trillion from the health care system that will result in 15 million people losing their coverage, hospital closures, and higher costs for everyone, including those with employer-sponsored health care. More than 160 million Americans are going to experience that cost shift in the form of higher premiums. And every person, no matter their coverage, will lose access to hospitals that close their doors.

Today marks the four hundred and twenty-first day since the Finance Committee last held a hearing on health care. This entire period, the Democratic position has been the same: let's extend these tax credits and give our guests Bartley Armitage and his wife Carla Zimmerman the same attention that the billionaires got, so middle-class Americans have some certainty about their health expenses. So I say to my Republican colleagues on this Committee: sitting on your hands has consequences. It's now the middle of open enrollment. Americans like our guests from Eugene, Oregon have already received alarming notices that their premiums are skyrocketing. In their case, by 500 percent to over \$2,200 a month. That's a health cost freight train that's hurtling into view as we speak.

Based on what I heard on my trip back home to Oregon last week, more and more Americans are getting pushed onto the tracks. Step one is to get all these victims off the train tracks. Open enrollment ends in less than four weeks from today for people who need their coverage to continue in January, like cancer patients or those with expensive prescription drug costs.

Step two is to address why these Americans are in such a precarious position in the first place. That means reining in insurance company abuses across the health care system, not just for people who buy health insurance on their own. It means cracking down on middlemen who are skimming off the top of every single health expense. And it means taking on real fraudsters like unscrupulous brokers or sophisticated corporate scammers who are bilking Medicare for billions every year.

There's no way for Congress to put together a proposal in the next couple of weeks that will help people in January: a one-year clean extension is the bare minimum of what's necessary. If Republicans are ready to have the debate about what comes next, Democrats have been waiting all year.

In the last several weeks, Republicans expressed a sudden willingness to take on Big Insurance. Put me down as skeptical. If they're serious about taking on the crooks that dominate Big Insurance, like UnitedHealth Care, count me in. In my view, that starts with a laser focus on lower costs for consumers, going after fraud where it truly exists, and cracking down on middlemen. There is only one tough law on the books that has taken on flagrant rip-offs, and I'm proud to say I wrote it. Medigap was reformed to stop unscrupulous actors from taking advantage of seniors by selling them dozens of overlapping insurance policies that weren't worth the paper they were written on.

When I was the director of the Gray Panthers, I visited with seniors who would present me with a shoebox full of these worthless policies. The solution back then was straightforward: strong consumer protections, simple yet meaningful choices, and reforms to lower costs. That strikes me as a logical foundation for addressing the health care challenges of today as well, and I hope that's something the committee can discuss on a bipartisan basis over the remainder of this Congress.

Republicans argue that the Affordable Care Act is all about fraud. The facts don't show that, but I've always held the position that any fraud is too much. This Congress, I introduced a bill to rein in abusive practices by insurance brokers like switching patients' plans without their permission. No Republican has signed on to the legislation. If Republicans are serious about helping patients get affordable health care they ought to halt abuses by brokers and other middlemen driving up costs.

In addition, a warning about some of the schemes my Republican colleagues have put forward related to tax-preferred savings accounts. These accounts can be useful tools for some consumers, but they are not a replacement for comprehensive health insurance.

Republicans make the claim that their gambit would deliver less money to insurance companies and more money to consumers. Our investigators spent the weekend looking under the hood and found that the number one administrator of these accounts is UnitedHealth Group's financial subsidiary, Optum. Yet again, the biggest insurance companies have found a new way to profit off the health care system while lurking in the shadows. These proposals are just a Trojan Horse to help Big Insurance line their pockets, rather than help people like Bartley and Carla. Sending a few thousand dollars to Americans isn't going to do them much good when they face a giant medical bill for a serious health diagnosis or even routine but expensive care, like giving birth in a hospital. I would like to enter a Minority report on these tax schemes into the hearing record.

Other ideas that Republicans have floated, like forcing working Americans to pay a small dollar premium is the same window dressing they used to disguise kicking millions off their health care in their partisan

budget bill. And Republicans continue to raise additional anti-abortion restrictions that will pave the way for a de facto national abortion ban by inserting Hyde language into the tax code for the first time ever.

At this late hour, it is urgent business for Congress to pass a straight extension of these tax credits. After that, I'll be first in line to talk about how to improve Americans' health care to lower costs, take on middlemen, and rein in the abuses of giant insurance companies. I hope the Committee can have more constructive debates in 2026 than we have had this year.

A web version of this statement is [here](#).

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