**Testimony of Bartley Armitage**
**Senate Committee on Finance**
**Hearing Titled "The Rising Cost of Health Care: Considering Meaningful Solutions for all Americans"**
**November 19, 2025**

Good morning and thank you Chairman Crapo and Ranking Member Wyden for the opportunity to be here today. My name is Bartley Armitage, and I live in Eugene Oregon with my wife Carla, who is sitting behind me. Carla was a teacher for over 25 years. Together we raised our son and two daughters, and now we have three granddaughters who we love to spend time with.

Carla and I worked our entire lives. Our parents didn't have a lot of money. After my father died when I was 12 years old, my mother, my siblings, and I lived in the basement of an old hotel, and we counted on food stamps. Carla got her first job when she was just 13 years old, and she worked all through high school. I started working by walking soybean fields on my grandparents farm at a very young age and continued to work from there on.

I moved to Oregon when I was 19 years old and spent nearly 40 years working construction as a carpenter, working my way up from an apprentice, to a journeyman, then to a foreman, and finally as a superintendent. I was on a lot of major projects with a lot of overtime. When you become a superintendent, you have to work for 10 to 12 hours to get paid 8. Working construction takes a toll; I retired realizing I could no longer compete physically with 25 year olds who are in their prime.

Carla and I retired after having insurance for our family through our employers for many years. We were counting on the Affordable Care Act as a bridge until we could sign up for Medicare. Both of us are fairly healthy, but we have had health issues in the past and we're getting older. We want decent insurance so we are protected if something happens.

From all of my years in construction, I was worn out. I needed a couple knee surgeries and a hiatal hernia surgery. Carla dealt with more demanding health issues, suffering from a chronic fever that we believe was caused by toxic black mold in our home. She and our daughter spent years going from doctor to doctor to try to get a diagnosis. We ended up having to move out of our home, and it still affects her. My wife had a necessary surgery several years ago that cost tens of thousands of dollars just for the seven hour hospital stay. It took us several years to pay off the debt from what insurance didn't cover. I can't even imagine what it would've been like to navigate that situation without health insurance.

When we got the notice in late September about our premiums increasing from $443 to $2,224 per month next year, we were shocked. Our premium is skyrocketing for a bronze tier plan that has a high deductible. We don't know where to go from here. Nobody wants to pay that kind of bill for one month, and most can't afford it. A bill like that is like having to pay for two houses.

We are worried we will have to deplete our retirement savings to pay for our health care. We worked hard to raise three children and save that money, on not that much income. Our savings is what we planned to retire on, or to have just in case we need a nursing home. It's there so we can have a decent life of some sort, like what anybody wants.

Since we shared our story, we have heard from so many people who are in the same boat as us, struggling to figure out how we're going to move forward with these costs.

Before I conclude, Carla asked me to share a couple of thoughts on her behalf.

First, we want to be around to see our granddaughters grow up. And our fear is that without health insurance, we won't be able to go to the doctor and say "I don't feel well, is something wrong?" We know people who haven't had that opportunity, and it breaks your heart to think about what they are going to miss out on in life because they couldn't afford to get the care they needed.

Second, making health care affordable for everybody is the type of thing we expect our tax dollars to go toward. In a country as good and strong and rich as America, people should not have to go without care.

I'm honored to be invited here today to share my experience on behalf of millions of other American families who are facing the same shock that we are. I urge you to take action that keeps our health costs affordable before we're hit with a massive bill this January.

Thank you, and I look forward to your questions.