

Thank you Mr. Chairman.

Madame Secretary, when you spoke at the DNC convention in Charlotte last September, one of the first statements you made about the ACA was “But for us Democrats, Obamacare is a badge of honor. Because no matter who you are, what stage of life you're in, this law is a good thing. First, if you already have insurance you like, you can keep it.”

Now, perhaps had you known that millions would lose their coverage, that families would face “financial disaster”, as one constituent recently told me, or that the exchange rollout would be plagued by the multiple delays we have seen, you would not consider it such a “badge of honor”. The fact is, your words and those of the President as he campaigned last year that, “if you already have insurance you like, you can keep it” seem to be directly refuted by the millions of cancellation notices already sent to Americans in the past few weeks. Whether your statement was inaccurate, or as Mr. Hoyer said yesterday, “not precise enough”, it does strike me that millions of individuals, who, by listening to speeches like yours, voted believing one thing, now find themselves without coverage and are now scrambling to find coverage in a marketplace that offers more expensive plans with fewer options for care.

In response to my constituent’s calls for help, I created a portal on my website that allows those who have experienced problems to reach out and tell me about their personal experiences. In just the last few days, my office has received dozens of complaints regarding increases in monthly premiums. I received one such notice from a mother in her early 50’s who just received a notice that not only will her insurance premiums double, but she will also have to switch insurers to keep her doctors due to the effects of the ACA. Can you imagine receiving

notices like this- I can tell you that just in my district, many more are experiencing this situation.

Madame Secretary, this is akin to telling seniors that in a few weeks their Medicare coverage will be dropped or their premiums would double. Now I know that neither you nor the administration would ever advocate for such a policy, yet here you are subjecting those currently in the individual market to such government intervention. I would hope that you would agree with me in recognizing that these increases are a heavy hardship on my constituents.

Now as you know, the health care law included a hardship exemption from the individual mandate. Yet the Administration has failed to finalize the application form for the hardship exemption 3 and one-half years after the law was passed.

- As of today, can an individual apply for a hardship exemption from the individual mandate on [healthcare.gov](http://healthcare.gov)? **[NO]**
- On October 15<sup>th</sup>, Politico reported that “if the online system for getting into Obamacare coverage is rickety, the system for getting out of the mandate doesn’t even exist yet. HHS says it will take another month at least for the administration to finalize the forms [for the hardship exemption from the individual mandate].” Why has it taken you 3 and one-half years to finalize a simple application form for an exemption from the individual mandate? **[ANSWER]**
- The Administration estimates that as many as 12 million people will apply for a hardship exemption. Why did the Administration think it was ok to announce the employer mandate “transition relief”, but at the same time not even have a draft hardship

application available to the 12 million people you expect to apply for an exemption? **[ANSWER]**

- An estimated 16 million people in the individual market have or will receive cancellation notices stating their health insurance coverage does not meet the requirements of the Affordable Care Act. The bill specifically grants you the power to determine the criteria for a hardship exemption. Will you provide all of these individuals a hardship exemption since the Affordable Care Act is taking away their plan? **[ANSWER]**

Thank you and I yield back.