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UNITED STATES
HOUSE OF REPRESENTATIVES

**Congresswoman Betty McCollum
Statement for the Record
Statement for the Record on H.R. 596
February 6, 2015**

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NATIVE AMERICAN CAUCUS,
CO-CHAIR

Mr. Speaker, I rise today in strong opposition to H.R. 596, the latest in a series of seemingly never ending attempts by House Republicans to destroy and dismantle the *Affordable Care Act*. This legislation, which has no chance of becoming law, would be nothing short of catastrophic for the millions of Americans who receive critical benefits and health care coverage under the ACA.

The *Affordable Care Act* is working. Individuals with pre-existing conditions are no longer unfairly kept out of the insurance marketplace. Health care premiums are growing at the slowest rate in nearly a half century. Young adults are able to remain on their parents' health coverage; families can purchase affordable health coverage on the health insurance exchanges; and seniors are receiving real help with their prescription drug costs as we eliminate the Part D donut hole.

Despite these successes, House Republicans are continuing their quixotic pursuit to undermine this law using the same old and discredited arguments they have tried in the past. Instead of outlining a replacement to the ACA, Republicans want to take away comprehensive health coverage from millions of Americans and repeal critical patient protections.

In the last year, I've had many constituents share deeply personal stories of the positive impact the ACA has had on their lives. Below is one such story from Amy and Mark Adams-Westin of St. Paul, Minnesota.

THE ACA IS WORKING FOR US

By The Westins

We've been married since 1995. In the spring of 1997 Amy was diagnosed with stage-two breast cancer. A month earlier, Mark had just gotten group health insurance through his employer. A year, two surgeries, 6 chemo treatments, and a full course of radiation later, Amy was finished with her treatments. It was now time to rebuild; fortunately our finances were spared the catastrophe.

We both have been musicians/composers/performers for all of our lives, with dreams of making our love our profession. After going through this life and death struggle, we decided to honor our gifts & talent and go for it. Of course this meant winding down, then giving up, Mark's day job. When we felt we had enough cushion in the bank, we made the leap.

We applied to our health insurance provider to change our group policy to a private family policy. By this time over 11 years had passed since Amy's breast cancer treatments. Our provider had no problem accepting Mark, but they refused Amy's coverage due to the previous conditions of her breast cancer (which shocked her oncologist), and fall allergies (which shocked us).

Fortunately, Amy got coverage from a Minnesota state mandated program that covered folks refused by private companies. Unfortunately, both our monthly premiums (from \$300 to \$650) and our yearly deductible (from \$300 to \$17,500) skyrocketed. And many of the preventative measures (mammograms, colonoscopies, even flu shots...) became part of our deductibles, which we had to pay out of pocket. Somehow we managed to scrape by, but it meant that we often had to choose between seeing our doctors or paying our premiums. Now let me say that we are both non-smokers. Mark does not drink and Amy has an occasional glass of wine. We are mostly vegetarian (Mark is total veg since 1973), and exercise regularly.

As musicians, a great percentage of our work is in independent, assisted living, transitional, and nursing Elder Care facilities. It is an absolute joy to see how important and healing our music can be to so many. We help turn lights on every day. For several years, we struggled from paycheck to paycheck to keep turning those lights on.

On May 1, 2013 Mark turned 62 and began to collect Social Security, which he'd been paying into for almost 50 years. That check covers our housing. In March of 2014 when the ACA took effect, our premiums and deductible were reduced into the affordable range. Also our coverage for preventative measures are now included.

Our response to Social Security and the ACA was "WHEW!" These two programs have changed our lives, along with the lives of millions of others. We can now continue to live our American dream, while bringing our music to those precious folks who need it the most.

Our health care system was broken and breaking this nation until passage of the ACA. While we weren't among the 40,000,000 plus uncovered men, women, and children, our coverage was strangling our finances.

The ACA, contrary to oft repeated myth, is in fact working and making millions of lives better. We must continue to refine the ACA and health care in America until all of the cracks that hard working folks and their children have been allowed to fall into are filled and the basic cost of healthcare is reduced to sane sustainable levels. To repeal the ACA, which has been the constant threat and "promise" of the opposition, would be to turn back the clock and recreate the void that endangered far too many lives.

Mark and Amy's story is just one of many that I have heard about how the Affordable Care Act is helping to improve Minnesotans' health and economic security. It is time for Congressional Republicans to stop refighting the battles of the past and focus on the challenges facing our communities. I'm looking forward to working with my colleagues – Republicans and Democrats – to enact policies that will benefit middle class families and strengthen our economy.