

Chairman Neal and Ranking Member Brady, thank you for having me today. I would like to touch on a few things that are important to me and my district that I hope the Committee will consider this Congress.

## **Medicare**

Many members, including myself, believe they were sent to Congress to both protect the gains we have made in access to health insurance in the last 55 years, including the Affordable Care Act, CHIP, Medicaid and critically Medicare, but to also expand access to quality, affordable health insurance so we can reach universal coverage. Many of us disagree on the best path to get there. For some that path is through a Medicare for All system—this is not what I support. But I would like to highlight what this discussion about Medicare for All highlights about Medicare. It needs updating.

Medicare has seen very little substantive changes to beneficiary benefits, since Congress passed Medicare Part D in the mid-2000s. Medicare needs to be updated to reflect the times we live in today and the continued high out of pocket medical costs many seniors still face. Unlike ACA plans, Medicare still has no cap on out of pocket costs for Parts A and B. Medicare still fails to cover many services that are critical to health and well-being of seniors and the people who love them—including dental benefits and long-term care. It is time to seriously consider including these benefits in Medicare plans.

While I support reaching universal coverage, I do not support a full overhaul of the health insurance system—it is not practical and too disruptive. None of us, if we were to start from scratch would design the health insurance system we have today, but for better or worse it is the system we must work with.

I hope that this Committee, which I know from experience, is so critical to the health of millions of Americans, is not so distracted by a larger, more politically-fraught discussion on health care reform to work on improving the health insurance system—Medicare—that more than 40 million Americans rely on today.

## **Medigap**

To that end, until such time that Medicare is improved so that coverage is more comprehensive, I believe it is important for this Committee to address gaps in federal Medigap regulation.

A quarter of all original Medicare beneficiaries purchase a Medigap plan. While it is less well known, depending on the state you reside in people on Medicare can—in some situations—be denied a Medigap policy if they have a pre-existing condition. As you can imagine, very few people over the age of 65 DON'T have a pre-existing condition. Federal law does provide limited consumer protections for seniors who want to or need to purchase Medigap plans and certain states also provide additional coverage.

But in the majority of states, people who switch from a Medicare Advantage plan to traditional Medicare may be denied a Medigap plan due to a pre-existing condition. As someone who represents a district with a high percentage of Medicare beneficiaries in Medicare Advantage plans—over 60 percent—this concerns me.

I appreciate the work that members on this Committee, including Congressman Doggett, have done on Medigap and I hope to work with the Committee on ensuring all people with pre-existing conditions are protected. Medigap policies, which do have some federal oversight, should be standardized and the consumer protections strengthened, so seniors are not facing a patchwork of state policies that leave them vulnerable to medical bankruptcy or lack of coverage.

### **Trade**

Finally, I urge the Committee to consider and pass H.R. 101: The Defending Domestic Production Act a bill introduced by your colleague and my fellow Floridian Congressman Vern Buchanan. Florida's fruit and vegetable growers continued to be hurt by illegal seasonal dumping of fruit and vegetables from Mexico. Per Congressional directives established in the Bipartisan Congressional Trade Priorities and Accountability Act of 2015, renegotiated NAFTA or USMCA was supposed to fix this inequity, but it has not. For this reason, we must pass this bill to allow for Florida farmers—and other warm weather growers—to successfully seek relief from the illegal dumping of Mexican winter produce.

Thank you for allowing me to testify before today and I look forward to working with the Committee on a number of issues.