



Health Subcommittee Field Hearing on Modernized Health Care in Practice: Empowering Americans to Live Healthier Lives

Chair Buchanan, Ranking Member Horsford, and distinguished members of the Subcommittee, thank you for the invitation to testify today. My name is Scott Darius, and I serve as the Executive Director at Florida Voices for Health. I appreciate the opportunity to share our perspective on the health care system.

Florida Voices for Health is a statewide health advocacy organization committed to improving access to health care for all Floridians. While we focus on low- and middle-income families, anyone who has interacted with the healthcare system knows how hard it can be to get what you need when you need it. We're fortunate to be part of a statewide coalition of organizations aligned in this mission.

We work to improve the health care system by bringing Floridians' lived experiences into the policy-making process. This includes patients, providers, and anyone willing to share their perspective. We empower Floridians to share their stories and bring them into the spaces we're invited to. Being here with you today is a great example. As part of our storytelling, I've sat with people in their living rooms, back porches, workplaces, churches, and parks. We've connected with folks in the Panhandle, where my friend Debbie struggles to find resources for her disabled son, Christopher, while still recovering from Hurricane Michael. We've been to South Florida, where Tasha has to turn down hours at her job so she doesn't earn enough to lose Medicaid. She relies on Medicaid to treat her long COVID.

There are success stories, too. Across Florida, free and charitable clinics are implementing innovative whole-person care models. In addition to providing care, they connect folks to resources like food, mental health services, and housing support. Florida's community health workers are in rural and urban communities, helping people navigate services to achieve better health outcomes.

So, as you all consider and explore ways to improve the health care system, I offer only what we've seen from talking to people across the state. While each story is just a single data point that touches on many aspects of health care, they all speak to a couple of universal truths about our system in this moment.

First, everyone is impacted by the current state of health care. While some are better positioned to overcome challenges, none of us is exempt. In Florida, where 4.7 million people were enrolled in the not perfect Affordable Care Act (ACA) Marketplace, the average



monthly premium increased by over 30%. The failure to extend enhanced premium tax credits hurt working Floridians earning below 400% of the federal poverty level. The impacts were worse for middle-class workers, especially those earning just over 400% FPL. They saw baseline premiums jump and simultaneously lost access to tax credits. Early data shows over 200,000 fewer people enrolled in Marketplace coverage this year. That's not good for a state with the fourth-highest uninsured rate, including 500,000 people in the Medicaid coverage gap.

In rural north central Florida, three rural hospitals have closed since March 2020. This created a maternity desert that affected the birth of my daughter, Glory, even though we live 10 minutes from Shands in Gainesville.

Nearly 6 million Floridians live in areas designated as dental health professional shortage areas. As a result, the state bears high costs. In 2024, Florida hospitals billed more than \$950 million for ER visits and hospital admissions for dental conditions that could have been prevented.

This is to say nothing about Florida's mental health needs, prescription drug affordability—especially life-saving insulin—or the lack of supports and services for Floridians with disabilities. Florida currently has a waitlist of over 22,000 people for home and community-based services, according to recent state data.

The point is, any way you slice it – income, geography, race, or the specific area of health care – no one goes completely unscathed.

The scope of these systemic challenges speaks to the second truth that ties all the stories we hear together. The truth is that health care won't be fixed with a single policy. Our system is too big, with too many patchwork programs that are interconnected. At the same time, talking to people on the ground reveals that there are many different barriers to good health.

I appreciate the suggestions for modernization and innovation this distinguished group has offered today. It's amazing to see what we're capable of and why the U.S. is second to none in health care services. However, the U.S. health care system feels like a business with the best product but one glaring problem: we can't consistently deliver it to customers who need it. In any business, this shows a fundamental flaw. Modernization and innovation are worthy goals and key to long-term success. Still, to realize their full impact, the fundamentals of the underlying system must be strong. New tools and treatments won't

mean much if many people can't access them. Health care reform, modernization, and innovation must be comprehensively assessed and addressed.

That is easy for me to say, but much harder to do in practice. Building a comprehensive policy requires many stakeholders working together. What I can offer quickly here are indicators of a health system built on solid fundamentals.

First, everyone needs to be covered. That's just insurance math. Advocates working on Medicaid expansion have long known that the cost of private insurance is lower in Medicaid expansion states than in non-expansion states like Florida. We learned this lesson again as insurers justified their 2026 premium increases. They pointed to the expected increase in the number of healthy people who would choose to go uninsured because of the non-extension of the enhanced premium tax credit. Whether we accept it or not, our fates are tied together. Making sure everyone has access to some form of coverage lessens the burden for each of us.

Second, we need to restore trust throughout the system. The entire healthcare system is based on a series of relationships that require trust for things to work well. That is between doctors and patients, insurance companies and their insured, between the government and its people. And while trust might feel like just a high-minded ideal that can't be legislated, it actually has concrete policy implications. Our current system of prior authorizations and step therapy protocols reflects a lack of trust in providers. The lack of transparency in pricing makes it hard for anyone to trust that they're being treated fairly. When it comes to public programs like Medicaid, it's important that the tax-paying public has trust that the programs are efficient and serving the right people. While punitive work-reporting requirements have been offered as a way to build public trust, they actually reflect a lack of trust in the American people. By and large people want the opportunity to work and meaningfully contribute. It's harder for low-income individuals and families to do that when they're punished for working more. For instance, the most a single parent of two kids can earn and still qualify for Medicaid in Florida is \$8,000 for the year.

Lastly, a strong health care system adapts to each community's unique needs. Our travels in rural Florida revealed both shared and distinct challenges between towns just 20 minutes apart. The March of Dimes reports Florida's maternal mortality rate is 24.5 per 100,000, but Black mothers face a rate of 51.8, compared to 17.4 for white mothers and 16.9 for Hispanic mothers.



In closing, the stories shared today highlight just how interconnected and complex our health care system is in Florida and across the nation. True progress will require not only innovative ideas and modern tools, but also a recommitment to the fundamentals: ensuring coverage for all, rebuilding trust, and recognizing the unique needs of every community. By working together, listening to those most affected and prioritizing strong, inclusive policies, we can move toward a system that delivers on the promise of health care for every American. Thank you again for your attention and your commitment to improving our health care system.