

Testimony of Eileen Spickler

Before the Senate Commerce, Science, and Transportation Subcommittee on Aviation,
Space, and Innovation

"Flying on Empty: How Shutdowns Threaten Air Safety, Travel, and the Economy"

November 19, 2025

Chair Cruz, Aviation Subcommittee Chair Moran, Ranking Member Cantwell, and Aviation Subcommittee Ranking Member Duckworth, thank you for holding this hearing and for inviting me to be here today.

My name is Eileen Spickler and I live in Ottawa, Kansas with my husband, Barry, who is here with me today. We moved to Kansas seven years ago from Gaithersburg, MD, to be closer to Barry's kids and grandkids. Being there has been a blessing and has allowed us to watch the grandchildren grow up. We also have three adorable, fluffy and snuggly cats - Angie, Kimmie, and Lilly - whom we adore.

I would like to sit here and tell you that we were affected by the many airport delays and cancelled flights that were happening around the country. I have nothing but the utmost respect for the hardworking TSA agents, air traffic controllers, and others who worked overtime during the shutdown.

But the truth is that Barry and I cannot afford to travel right now. We would love to be able to visit friends and family, but the cost of a flight is just completely unfathomable to us right now.

We are barely scraping by and struggling to afford our basic needs, and our health care costs keep going up each year. The only way we could be here today is due to the support of Families USA, and I want to thank Senator Duckworth's office for inviting us to share our story.

My husband Barry retired in June 2024 after 15 years working as a government contractor for the Food and Drug Administration, and after nearly 50 years in the workforce. Barry's retirement came earlier than we intended, at age 63, because the budget for his FDA contract was cut. As a remote worker, Barry was marked for layoff because he could not report in person to Maryland.

That's when our financial troubles really started and it's been nearly impossible to keep our head above water ever since. Barry now runs a guitar booth at a local antique store and hosts weekly jam sessions for fellow musicians. He no longer has employer-sponsored health insurance, so in June 2024 we enrolled Barry in health insurance, joining the 200,000 Kansans on the ACA marketplace.

Since enrolling in ACA coverage, Barry has undergone treatment for two kidney stones, one of them life-threatening, and received numerous MRIs, CT scans, and X-rays that have all been

covered by insurance. His plan isn't perfect, and the cost of co-pays, premiums and prescriptions have gone up each year, but the monthly payments have been affordable enough with the tax credits and it has allowed Barry to get the care he needs.

In 2025, we paid \$109 a month and we received almost \$1,200 per month in subsidies. If it weren't for the premium tax credits, we would not have been able to afford insurance for Barry at all, and honestly, I don't know where we'd be, or if we'd even be sitting here before you. Access to affordable health insurance is life and death for us.

In 2026, our plan is going up 125%, from \$109 to \$246 per month. Because of this increase, and with the tax credits set to expire, we have decided not to enroll Barry in coverage for next year and he will go uninsured until March when he is eligible for Medicare. At our age and with Barry's health issues, I'm terrified that in those two months, we could be faced with a health emergency we can't afford and will end up buried under a mountain of medical debt.

For the first time in our lives, we wait in line every other week at food pantries because that's the only way to afford our groceries. Earlier this week, the line in Ottawa was twice as long as it had ever been, with an almost 3 hour wait.

We are so grateful for the Affordable Care Act because it has made it possible for us to survive on as little as we have right now. We are about \$100 over the poverty line limit for Medicaid because Kansas is one of 10 states that has not expanded Medicaid. I am a cancer survivor and receive disability benefits and Medicare. The peace of mind of knowing we both have affordable health insurance is everything to me, but these last few weeks, knowing we're facing a gap in Barry's insurance for next year, is terrifying for us both.

Our story is unique, but we are not alone. There are 22 million Americans, and nearly 200,000 Kansans, that use the premium tax credits to help them stay on health coverage. I am here fighting for my family and for the millions more who know the struggle of fighting to afford basic needs like health care. Health care is a human right. Nobody should go without it, and what's the point of having a health care plan if you can't afford to use it? I hope you will remember my story and take immediate action, because we cannot afford to wait.

Thank you for your time.