

The MAGA Republican Agenda for Taking Away Your Health Care





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Introduction

The MAGA Republican Party, led by Donald Trump wants to deny tens of millions of Americans affordable life saving health care. They want to destroy the ACA, Medicare and Medicaid including recent reforms lowering the cost of prescription drugs and health insurance.

Donald Trump tried and failed to repeal the ACA in his first term and has now pledged to do it again if he wins the election. The Republican Study Committee, which represents a majority of House Republicans, recently released a FY 2025 Budget, and disastrous policy proposals are echoed in the far-right Heritage Foundation's blueprint for a second Trump term: *Project 2025: Mandate for Leadership.* Together, the GOP's radical agenda is clear: slash Medicaid and Medicare funding, repeal protections for preexisting conditions, repeal the Inflation Reduction Act and ACA, raise prescription drug and premium costs, and strip away health care from millions of Americans all while slashing taxes for billionaires, CEOs and corporations.

Kicking Millions of Seniors, Children, and Low-Income Workers Off Medicaid

MAGA Republicans in Congress and Donald Trump are <u>fully committed</u> to their plan to slash Medicaid funding and rip away care from millions. One in four Americans count on Medicaid for access to health care, and the program serves people from all backgrounds, including children, mothers, people of color, working families, people with disabilities, rural Americans, and seniors.

During his first term, Donald Trump waged war on Medicaid. Trump-era Medicaid policies included failed paperwork requirements for Medicaid recipients, and proposing to arbitrarily change the poverty line to throw more people off of coverage. Heritage Foundation's *Project 2025* repeatedly refers to Medicaid, and especially the ACA's expansion of the program to low income adults as "failing" and too expensive to maintain. Project 2025 proposes to kick people off Medicaid by tying Medicaid funding to state abortion bans, imposing onerous work requirements, and allowing states to redirect Medicaid funding toward private insurance.

The Republican Study Committee budget proposes cutting Medicaid spending by over <u>54 percent</u> in the next decade and ripping coverage away from <u>tens of millions</u> of children, seniors, and people with disabilities. Additionally, House Republicans have introduced multiple pieces of legislation over the past year that would deny Medicaid coverage to certain low-income working adults if they do not meet strict work reporting requirements riddled with paperwork and <u>faulty websites</u>, a move that

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could rip coverage away from as many as 27 million people, or around <u>58 percent</u> of all adults who rely on Medicaid. The Republican position on Medicaid is clear, cut it all and let Americans suffer the consequences.

The GOP Plan for Medicaid:

- **GONE** Coverage for <u>21 million people</u> because of the GOP's onerous work reporting requirements.
- **GONE** Free <u>recommended vaccines</u> for people with Medicaid and CHIP coverage.
- *GONE* Protections and health care for up to half of the <u>38 million</u> children currently covered through Medicaid/CHIP if Project 2025 plans are implemented
- **GONE** Essential federal funding for states like Mississippi, whose population makes less than the federal average income, to support their Medicaid programs so that working-class Americans can continue to receive quality and affordable health care.
- **GONE** Federal funding for Medicaid expansion, putting coverage for 18.6 million Americans at risk.
- **GONE** Billions in state funding for Medicaid, as Republicans plan to <u>eliminate provider taxes</u> in order to cut taxes for the rich at the expense of Americans' health care.

Raising Prescription Drug Prices

The Republican Study Committee FY25 <u>budget</u> and *Project 2025* each fully repeal the Inflation Reduction Act's prescription drug provisions that are saving Americans thousands of dollars on health care. The Inflation Reduction Act gave Medicare the power to negotiate lower drug prices, capped the monthly price of insulin at \$35, capped annual out-of-pocket drug costs for seniors, and penalized drug companies for raising prices faster than the rate of inflation. All of these provisions help seniors as well as people of color, rural populations, people with disabilities, and the LGBTQI+ community who have faced greater levels of poverty and worse health outcomes due to racism, discrimination, and other systemic barriers.



If the GOP repeals the Inflation Reduction Act:

GONE	A \$35 monthly insulin cap for <u>4 million</u> Americans on Medicare.
GONE	Prescription drug savings for people on Medicare, including a \$2,000 annual out-of-pocket
	cap and protections from drug company price hikes through inflation rebates. Nearly 19
	million <u>American seniors</u> are expected to save an average of \$400 per year.
GONE	Free vaccines for <u>52 million</u> people on Medicare, including for shingles and pneumonia.
GONE	Medicare's power to negotiate lower prices for the most popular and expensive prescription
	drugs. <u>Nearly 9 million</u> people take the first <u>ten drugs</u> that were selected for Medicare
	negotiation, which accounts for <u>20 percent</u> of annual Medicare Part D spending.
GONE	Prescription drug savings for <u>400,000</u> low-income seniors through the Medicare Part D
	Extra Help program.
GONE	Free recommended vaccines for people with Medicaid and CHIP coverage.

Increasing Health Insurance Premiums

The Republican Study Committee budget proposal and the *Project 2025* plan would <u>end</u> enhanced premium tax credits that lower insurance costs for Americans, which were originally enacted in the American Rescue Plan and extended through 2025 by the Inflation Reduction Act. These enhanced tax credits have reduced ACA Marketplace enrollees' premiums by an average of <u>\$800 per year</u>.

GONELower health care premiums for people who buy their own coverage through theMarketplace. Premium tax credits that make premiums affordable for <u>80 percent</u> of peoplewho purchase health care on the Marketplace, saving millions of Americans an average of<u>\$800</u> Annual health insurance premiums will increase by an average of <u>\$7,676</u> for a familyof four making \$125,000 a year if premium tax credit enhancements are rescinded.

Ripping Away Protections For Pre-existing Conditions

The Republican Study Committee budget would <u>remove</u> many protections for the <u>over 100 million</u> <u>Americans</u> with pre-existing conditions made possible through the Affordable Care Act and would allow insurers to deny coverage, except for people who have had <u>continuous coverage</u> through an employer or the individual market.

The Republican Study Committee budget would also funnel people with high-risk medical conditions



into state-run coverage pools, leaving states with the final say on how insurers can determine premiums based on health risks. These high-risk coverage pools often impose high premiums and deductibles, with premiums as much as 200 percent higher than average and deductibles substantially greater than allowed under the ACA – all at a higher cost to American taxpayers. Numerous studies have shown that high-risk coverage pools often provide worse care, with many having exclusions for pre-existing conditions, limited benefits, lifetime and annual limits on coverage, and waiting periods that often result in delayed or forgone care.

More Junk Plans

The Republican Study Committee budget and *Project 2025* plan would <u>codify</u> rules put forth by the Trump administration that expanded junk health insurance plans known as association health plans (AHPs). *Project 2025* also proposes separating the subsidized ACA exchange market from the non-subsidized insurance market and allowing the sale of non-subsidized plans.

These plans are <u>not required</u> to cover the essential health benefits required by the Affordable Care Act and are allowed to <u>charge people more</u> based on their age, health status, and gender. AHPs have a <u>long</u> <u>history</u> of fraud and <u>unpaid claims</u> and provide <u>weaker cost and protection coverage</u>. The proposal also <u>applauds</u> efforts by the Trump administration to expand short-term limited-duration plans, which engage in predatory marketing practices, fail to protect people with pre-existing conditions, and put patients at risk of bankruptcy when they get sick. The Trump administration's decision to expand access to these plans <u>exposed</u> consumers to scams and reduced transparency about coverage limits and hidden fees.

Sabotaging and Repealing the ACA

Donald Trump sabotaged affordable health care and pre-existing condition protections while he was in office, and has renewed his calls to "terminate" the ACA at least <u>seven</u> times over the last several months. Republicans like <u>Governor Ron DeSantis</u> (R-FL), <u>Senator Lindsey Graham</u> (R-SC), former <u>Governor Nikki Haley</u> (R-SC), and leading GOP Senate candidate <u>Tim Sheehy</u> (MT) quickly echoed these <u>calls</u> for repeal following Trump's initial claim that failing to repeal the ACA was a "low point" for the party. The bottom line is that Republicans will not back down on their mission to sabotage or destroy the ACA and throw the entire health care system into chaos. Repealing the ACA means ripping away protections for the over <u>135 million</u> Americans with pre-existing conditions, hiking premium costs for millions of working families, and putting insurance companies back in charge, allowing them to deny basic care like hospital visits and prescription drugs. As a result, tens of millions would lose coverage.

If the Affordable Care Act is repealed:

GONE	<u>2.3 million</u> adult children under age 26 will no longer be able to stay on their parents' insurance.
GONE	Insurance companies being <u>banned</u> from charging women more than men.
GONE	Insurance companies will no longer be required to cap annual and lifetime coverage.
GONE	Requirements that insurance companies cover prescription drugs and maternity care.
GONE	Protections for <u>135 million</u> Americans with pre-existing conditions, including <u>54 million</u> people with a pre-existing condition that would make them completely uninsurable.
GONE	Medicaid expansion, which covers more than 22 million people.
GONE	Quality, affordable coverage that over <u>15.5 million</u> people who buy insurance on their own.
GONE	Premium tax credits that make premiums affordable for <u>80 percent</u> of people who purchase health care on the marketplace.
GONE	The Medicare 'donut hole' fix, causing <u>49 million</u> seniors to have to pay more for prescription drugs.
GONE	Critical funding for rural hospitals.
GONE	Lower costs and better care for 61.5 million Medicare beneficiaries.