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New Report

Trump and Republicans are Waging War on American Health Care As we commemorate 15 years of the Affordable Care Act (ACA) and the progress it made in lowering costs, extending coverage to tens of millions of Americans, and improving health care for people across America, Trump and Congressional Republicans continue their war on the ACA and on health care. Republicans' approach to health care is slash, sabotage, and repeal so billionaires can pay less taxes. They want to go backwards by undoing and repealing the progress made by Democrats in Congress to expand affordable coverage, lower drug prices, and lower costs for millions of families. Instead, Donald Trump and his allies in Congress want to raise costs on families by hiking health care premiums and requiring people with pre-existing conditions to pay more, all while boosting profits for big drug and insurance companies. They are seeking the largest Medicaid cuts in history, taking away coverage for children, seniors, people with disabilities, and hardworking families. Donald Trump has appointed a cabinet that wants to dismantle the ACA, gut Medicaid and Medicare, destroy reproductive rights and LGBTQI+ health care, and inject conspiracy theories into public health. These threats disproportionately target people of color, seniors, rural populations, people with disabilities, the LGBTQI+ community, and families facing economic stress.

The consequences of the Republican war on health care will be devastating: coverage for millions of Americans would be ripped away, premiums for over 24 million people with ACA plans would skyrocket, <u>5 million</u> people would lose their coverage without premium tax credits, seniors would be forced to <u>pay thousands</u> more for their prescription drugs, and the most vulnerable Americans will be forced to pay more or lose their health care – all so Republicans can give tax breaks to the ultrawealthy.

Here's a closer look at what's in store if Republicans get their way:

- Slashing almost a trillion dollars from Medicaid, forcing people to choose between health care and putting food on the table. In every state, <u>hundreds of thousands</u> of seniors, children, and working families could lose their health insurance thanks to Republican plans to cut almost a trillion dollars from Medicaid.
- Imposing burdensome work requirements for people on Medicaid: Republicans' latest proposal of burdensome work requirements has one goal: make it harder for people to qualify for Medicaid, slash benefits, and deny up to <u>36 million</u> people access to health care so they can fund more tax breaks for billionaires and corporations. Work requirements only <u>increase</u> the red tape that hard-working families must go through to obtain affordable health care.
- Hiking premium costs: Millions of families who use private health insurance saved an average of <u>\$2,400</u> per year on their premiums thanks to the Inflation Reduction Act's advanced premium tax credits, but Republicans want to end these savings and raise costs for over 24 million Americans.
- Ripping away protections for people with pre-existing conditions: The GOP plans to repeal

and sabotage the ACA, meaning the <u>135 million</u> people with pre-existing conditions like asthma, cancer, and diabetes would lose critical protections that prevent insurance companies from charging them higher premiums or denying their coverage.

- Raising prescription drug prices: Republicans want to once again give drug companies full control of padding their profits by <u>banning Medicare</u> from negotiating lower drug prices. This would raise government spending and increase costs for seniors and their families.
- Stopping medical research, and stopping medical debt relief: Over the first three months of his administration, Donald Trump and his Republican allies have increased the prices of prescription drugs, including cancer and heart medications as well as vital antibiotics, delayed implementation of a Biden administration rule that barred medical debt from showing on credit reports, cut <u>NIH grants</u>, halted all studies and activities within the NIH relating in any capacity to LGBTQ+ health, including active research programs, and violated <u>court orders</u> to halt funding freezes to organizations like the NIH.
- Keeping insulin costs high: Republicans rejected legislation to cap insulin costs for millions of people with diabetes nationwide. Now they want to <u>raise costs</u> for seniors by repealing the cap for people who rely on Medicare. As many as <u>one in four</u> of the <u>7.5 million</u> Americans dependent on insulin are skipping or skimping on doses, a life-threatening practice no one in this country should have to bear.

Slashing Medicaid and Ripping Away Health Care for Working Americans

Donald Trump and Republicans in Congress have pledged to <u>slash Medicaid funding</u> by nearly a trillion dollars, threatening to end Medicaid expansion in 40 states and the District of Columbia. These plans could rip away care from upwards of <u>21 million</u> Americans who are covered through Medicaid expansion, and dramatically increase costs for the <u>72 million</u> Americans on Medicaid. The GOP is currently backing a bureaucratic Medicaid work requirements program that could immediately <u>kick 5</u> <u>million</u> people off Medicaid and threaten health care for <u>36 million</u> Americans who rely on Medicaid to receive coverage. However, work requirements don't result in more people working; they just result in fewer people having Medicaid. These schemes have backfired before in both <u>Georgia</u> and <u>Arkansas</u>. A recent GAO <u>report</u> found that the administrative costs to implement the failed work requirement programs in five states topped \$400 million. In addition to work requirements, the administration has encouraged states to impose other barriers, such as <u>increased eligibility verification</u> and other cost-sharing methods.

We've seen this before. President Trump and Republicans in Congress spent nearly a decade trying to take Medicaid away from American families. Every single year in office, President Trump put forth budgets that undermined health care for working Americans, seniors, children, and people with disabilities. Experts <u>point to</u> Trump's immigration policies as deterring Latino families from getting coverage through Medicaid, resulting in steep coverage losses, especially for <u>children</u>. Trump's <u>public</u> <u>charge rule</u> made it tougher for working-class immigrants entering the U.S. to enroll in Medicaid while seeking citizenship, even though health care experts <u>warned</u> the rule would result in less coverage during the early months of the COVID-19 pandemic. For years, Trump also empowered states to impose red tape and paperwork requirements as part of his ongoing efforts to dismantle Medicaid. Work requirements were at the center of these efforts then and continue to be today as Republicans seek to dismantle Medicaid. While work requirements were blocked by a federal judge <u>several times</u>, the Trump administration <u>kept fighting</u> to impose these onerous rules in Medicaid – a vision that has now been adopted by Republicans on the state and national level as a primary policy priority.

The Republican position on Medicaid is clear: cut it and let Americans suffer the consequences.

By The Numbers:

- The GOP is putting health care at risk for <u>72 million</u> Americans, including:
 - o <u>8.3 million</u> seniors
 - o <u>31.5 million</u> children
 - o <u>16.6 million</u> working adults
 - o <u>36.9 million</u> non-elderly Americans of color
 - o <u>52.4 million</u> women
 - <u>15 million</u> people with disabilities
 - o More than 13 million women of reproductive age
- Republican plans to slash Medicaid will reduce state GDPs by <u>\$113 billion</u> and cause over 1 million jobs to be lost nationwide. On top of all of this, cutting Medicaid will create at least a <u>\$72.4 billion</u> hole in state budgets annually in order for Republicans to pay for tax breaks for the wealthy and corporations.
- If Republicans decrease federal funding for people in the Medicaid expansion population, it would quickly rip health care away from <u>4 million</u> Americans across <u>twelve states</u> and jeopardize health care for about <u>21 million</u> people.

If the GOP's Medicaid Plans Go Through

• GONE: Coverage for up to <u>36 million</u> children, seniors, veterans, people with disabilities, and

working adults unless they meet onerous work reporting requirements.

- GONE: Medicaid and CHIP beneficiaries' <u>access</u> to recommended vaccinations free of cost.
- **GONE:** Essential federal funding which subsidizes Medicaid in states like Mississippi, where income levels are much lower than at the national level, so that working-class Americans can continue to receive quality and affordable health care.
- **GONE:** Federal funding for Medicaid expansion, which is currently set at 90 percent. The RSC budget will slash it to only <u>50 percent</u>, placing more of a financial burden on states and triggering laws in <u>12</u> states to end or dramatically change expansion immediately.
- **GONE:** States' ability to fund Medicaid, as Republicans plan to <u>eliminate provider taxes</u> in order to once again give the rich a tax break at the expense of the American people.

Raising Drug Prices and Giving Drug Companies Tax Breaks

The Republican Party <u>plans</u> to eliminate the lifesaving insulin cost cap and ban Medicare from negotiating lower drug prices. As a result, health care costs will skyrocket for families while drug and insurance companies are allowed to charge Americans whatever they want and get billions more in tax breaks.

Republicans Have Allied with Drug Companies Who Have Made Tens of Billions In Revenue While Spending Tens of Billions on Stock Buybacks and Lobbying. Drug company power has gone unchecked for far too long. Drugmakers are among the most profitable companies in the world. Rather than pricing their drugs reasonably so they're affordable and accessible to people, big drug companies spend hundreds of billions on stock buybacks for their investors and reward their executives with massive salaries and bonuses. While drug companies rake in billions, U.S. drug prices are <u>three times</u> higher than prices in other high-income countries, leading patients in America to cut pills and skip doses to make ends meet.

Republicans Want to Give the Same Big Drug Companies Who Spend More on Stock Buybacks Than Research and Development a Tax Break. While raking in hundreds of billions in revenue, large pharmaceutical companies reward their shareholders through billions in stock buybacks. Previous research has <u>found</u> that over the past decade, the largest publicly traded pharmaceutical companies spent \$747 billion on stock buybacks and dividends — substantially more than the \$660 billion they spent on research and development.

Republicans are Arguing in Congress and the Courts that Lower Costs Will Hurt the Profits of Big Drug Companies. Meanwhile, They Are Bragging About Their Future Financial Performance. The same drug companies <u>suing</u> to stop Medicare from negotiating lower prices for seniors have been bragging to Wall Street that their revenue is <u>projected to grow</u> over the next five years. Recent research from the Brookings Institution <u>found</u> that since the Biden-era Negotiation Program took effect, there is "little evidence suggesting a disruption in activities and investments that will yield new pharmaceutical products in the years to come." In order to be eligible for the drug negotiation program in 2027, a drug must be reimbursed under Medicare Part D, have no generic or biologic competition, and have been on the market for at least 7 years (for a small molecule drug) or 11 years (for a biologic drug). This gives drug manufacturers years to recoup their development costs and make sizable profits on their drugs before a lower, negotiated price takes effect.

If Republican proposals are enacted

- GONE: \$35 cap on monthly insulin costs for people with Medicare
- **GONE**: Medicare's power to negotiate lower prices for the most popular and expensive prescription drugs. Over <u>9 million</u> people take the first <u>ten drugs</u> that were selected for Medicare negotiation, which account for <u>20 percent</u> of Medicare Part D yearly spending.
- **GONE:** Prescription drug savings for people on Medicare, including the \$2,000 annual out-ofpocket prescription drug cap and protections from drug company price hikes through <u>inflation</u> <u>rebates</u>. The rebate on its own has generated over <u>\$3 billion</u> in savings since 2023, and at least 770,000 Americans have seen a direct reduction in their coinsurance payments.
- **GONE:** Free vaccines for <u>54 million</u> people on Medicare, including for shingles and pneumonia.
- **GONE**: Prescription drug savings for <u>4 million</u> low-income seniors through the Medicare Part D Extra Help program.

Tearing Apart the Affordable Care Act After 15 Years of Better Health Care

Undoing the Affordable Care Act and its protections for over 100 million people with pre-existing conditions has been one of Donald Trump's core fixations since announcing his presidential campaign ten years ago. He spearheaded a failed attempt to repeal and replace the law in 2017, supported efforts to overturn it in court, and spent his first term working to undermine the ACA at every turn by ending outreach, limiting enrollment, and promoting plans circumventing the law. Now in his second term, Trump has picked up right where he left off, working overtime to revoke Biden-era executive protections, slash outreach, and limit enrollment once again. But he isn't stopping there. This time, he is determined to target the law's core features – including Medicaid expansion and free coverage for preventive services like vaccines – and is even working to gut the very agency that ensures the ACA is properly administered. In just the first three months of his second term he and Republicans

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have cut <u>nearly 90 percent</u> of ACA Navigator funding that currently helps people enroll in affordable health coverage, proposed nearly a trillion in cuts to Medicaid, fired over <u>15 percent</u> of the workforce tasked with enforcing protections against surprise medical bills, and delayed <u>implementation</u> of a Biden administration rule that barred medical debt from showing on credit reports. The Trump administration has also <u>announced</u> a rule that shortens the ACA's open enrollment period by one month and ends the ability for low-income families to sign up monthly instead of waiting for the enrollment period in the fall. According to the Centers for Medicare and Medicaid Services (CMS), between 750,000 and 2 million people will lose their health insurance if this rule goes into effect. Trump's plans don't end there though.

Hiking Premiums For Middle Class Families By Eliminating The Enhanced Premium Tax

Credit. Republicans want to raise health care costs for over <u>24 million</u> Americans. Republicans are refusing to extend tax credits that help working families afford health care, which will raise costs and rip away health care from millions of Americans at a time when they cannot afford it. If Republicans take away these tax credits, they'll be taking away health care. Costs will skyrocket by an average of \$2,400 for millions of families, and <u>5 million people</u> will lose their health care altogether. Without these credits, families will pay up to 90 percent more for their health care, while billionaires and CEOs will get another huge tax break.

Fighting To Rip Away Medicaid From Hardworking Americans Whose Employers Do Not Offer Health Insurance. In February, President Trump <u>endorsed</u> a budget resolution later <u>passed</u> by House Republicans that included <u>massive</u> cuts to Medicaid. One of the proposed cuts includes <u>reducing</u> the federal match rate for Medicaid expansion under the ACA, which would <u>force</u> states to foot the bill and spend about 25 percent more – that means a \$50 billion hole in state budgets. Reducing the federal match rate would threaten state budgets and even end Medicaid expansion automatically in states with "<u>trigger laws</u>" designed to rescind Medicaid expansion if the federal match rate drops below a certain level.

Making It More Difficult For People To Gain Health Coverage. The second Trump administration has relentlessly targeted the ACA's consumer protections and health care coverage provisions that provide affordable care to millions of Americans. In January 2025, within days of retaking office, Trump revoked a Biden administration <u>order</u> that prioritized protecting and strengthening the Affordable Care Act by <u>pushing</u> federal agencies to extend enrollment periods and dedicate extra funding for the third-party Navigators that help people enroll in ACA insurance. In March, the administration <u>announced</u> <u>new rules</u> designed to significantly curb enrollment by shortening the enrollment period, taking away low-income families' ability to sign up for coverage outside of the six-week enrollment period, imposing more paperwork burdens for enrolling and proving eligibility for tax credits, and barring immigrants

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with 'Dreamer' status from enrolling in ACA Marketplace plans. In 2017, the Trump administration similarly <u>halved</u> the duration of Open Enrollment, reducing the period from three months to just 45 days.

Gutting Affordable Care Act Enrollment Outreach. In February, the Trump administration officially cut <u>nearly 90 percent</u> of ACA Navigator funding, <u>mirroring</u> a similar move in 2017 that coincided with a dramatic reduction in ACA Marketplace enrollment throughout the first Trump administration. On March 1, the White House <u>unilaterally</u> designated English as the official language of the U.S., rescinding <u>requirements</u> that government entities provide language assistance to individuals who do not speak English. Although the order does not direct agencies to change existing policies or programs, the action could limit outreach to Americans with limited English proficiency seeking health care.

If the Affordable Care Act is repealed:

The Uninsured Rate Would Increase By 69 Percent. Repealing the ACA would increase the number of uninsured Americans from 26.6 million to 61.6 million, according to 2020 data. Americans of <u>all ages</u> would be impacted by coverage losses:

- 1.7 million children would become uninsured, an increase of 48 percent.
- 4.9 million young adults aged 19 to 26 would become uninsured, an increase of 76 percent.
- 8.8 million adults aged 27 to 49 would become uninsured, an increase of 60 percent.
- 5.6 million older adults aged 50 to 64 would become uninsured, an increase of 95 percent.

7 Million Black Americans Would Lose Coverage. The Center on Budget and Policy Priorities (CBPP) estimated that Black American uninsurance rates could <u>nearly double</u> if the ACA were repealed. This would kick around <u>7 million</u> Black Americans off of their current plans and could potentially leave them with no pathway to quality, affordable health care. According to the CBPP, the ACA helped lower the uninsured rate for nonelderly African Americans by more than <u>one-third</u> between 2013 and 2016 or 18.9 percent to 11.7 percent.

6.2 Million Hispanic/Latino Americans Would Lose Coverage. The percentage of people gaining health insurance under the ACA was higher for Hispanic/Latino Americans than for any other racial or ethnic group in the country. The CBPP estimates that repealing the ACA would result in <u>1 in 10</u> Hispanic/Latino Americans losing health coverage. The <u>6.2 million</u> Hispanic/Latino Americans who would lose coverage under a repeal program could have either no access to affordable health care or exorbitant price increases for worse coverage.

Premium Surcharges Could Once Again Reach Six Figures. Republican threats to repeal the ACA

could mean insurance companies could once again charge people more because of a pre-existing condition. The 2017 House-passed repeal bill had a similar provision, and an analysis by the Center for American Progress found that insurers could charge up to \$4,270 more for asthma, \$17,060 more for pregnancy, \$26,180 more for rheumatoid arthritis, and \$140,510 more for metastatic cancer.

People Over The Age of 50 Would Face A \$4,000 "Age Tax." Without the ACA, insurance companies could charge older people substantially more than younger people. The Affordable Care Act limited the amount older people could be charged to three times more than younger people. If insurers were to charge five times more, as was proposed in the 2017 Republican repeal bill, that would add an average "age tax" of \$4,124 for a 60-year-old in the individual market, according to AARP.

Insurers Could Reinstate Lifetime And Annual Limits On 179 Million Privately Insured

Americans. Repealing the Affordable Care Act means insurance companies would be able to impose <u>annual and lifetime limits</u> on coverage for those insured through their employer or on the individual market. In 2009, nearly <u>6 in 10</u> (59 percent) covered workers' employer-sponsored health plans had a lifetime limit, according to the Kaiser Family Foundation.

Cutting Medicare and Raising Health Care Costs for Seniors

When in complete control of the Presidency, House, and Senate between 2017 and 2021, Republicans enacted and proposed multiple pieces of legislation that capped Medicare programs, cut benefits, and reduced spending, all while publicly admonishing Democrats for "fear-mongering." One of the shining pillars of the Trump administration, the 2017 tax cuts, had the secondary effect of slashing over \$25 billion from Medicare within just one year of the cuts going into effect. But this wasn't enough for Republicans, and in 2020, then-President Trump proposed a budget that would cut or reallocate over \$845 billion from Medicare spending. From the Republican House Ways and Means Committee Chairman Jason Smith floating potential Medicare cuts to Rep. Bruce Westerman supporting caps in Medicare spending, it is clear that Republican leadership has been itching to cut spending to Medicare, despite what they may say publicly. Former Speaker of the House Kevin McCarthy even proposed cuts to Medicare during the 2023 session, with support from the Republican Study Committee and many influential House members. Former Speaker McCarthy and Republicans also advocated for a 2024 budget that would include over \$58 billion in cuts to Medicare and Medicaid, not agreed to during the equally fraught debt limit negotiations.

One of Donald Trump's promises on the 2020 campaign trail was <u>significant cuts</u> to entitlement programs like Medicare if he won a second term. The new administration, educated through <u>Project</u> 2025, builds upon this Trump promise and provides him with a potential framework to strip Medicare

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coverage from seniors, increase prescription drug prices, increase fraud throughout the system, and force seniors to pay more across the board for their health care.

If Medicare is cut:

Over 68 Million Seniors Would See Life-Saving Health Care Threatened. As of March 2025, there were over <u>68.2 million</u> Americans enrolled in Medicare. These people rely on Medicare for life-saving services like doctor visits, prescription drugs, hospital visits, and nursing home care. Cuts to Medicare programs would see millions of seniors potentially at risk of having worse care, less access to facilities and physicians, and less choice for vital prescriptions, all while raising out-of-pocket costs.

Seniors Would Have To Pay More For Prescription Drugs. Republicans have proposed legislation that would increase out-of-pocket prescription drug costs for seniors. Senator Mike Lee introduced <u>multiple</u> pieces of <u>legislation</u> to repeal the new out-of-pocket cap that would protect seniors from high prescription drug costs. Protecting seniors from out-of-pocket costs was a priority of the Biden administration, but cuts could make Medicare beneficiaries pay even more in out-of-pocket prescription costs.

Physician Reimbursement Would Fall Dramatically. In order for people on Medicare to receive the quality and affordable health care they are entitled to, they must have access to the physicians and facilities that provide that care. Republican cuts to Medicare could see <u>physician reimbursements fall</u>, meaning fewer doctors are able to take in patients who are from the most marginalized communities and located further away.