

SEPTEMBER 2025

The GOP Tax Law is a Healthcare Heist

How the GOP is stealing healthcare from 15 million Americans and raising the prices for another 22 million

American families are sick and tired of sky-high costs and barely getting by. Yet Republicans in Congress just passed a tax bill that will take away their healthcare and raise prices on American families to deliver billions of dollars in new tax cuts to their wealthy donors. Between gutting Medicaid and CHIP and letting ACA tax credits expire, **Republicans are kicking 15 million Americans off of their health insurance, and raising premiums for the 22 million who get their insurance through the ACA marketplace.** All while health insurance companies and pharmaceutical monopolies — and their wealthy CEOs and shareholders — get another round of record tax breaks.

Time is running out. If Congress doesn't act before open enrollment begins on November 1, millions of hardworking people will lose their healthcare, or face impossible decisions like whether to feed their families or pay for life-saving care.

The GOP Healthcare Prescription: Pay More, Get Less, Suffer Needlessly

Americans deserve higher-quality, affordable healthcare – not to pay more for less, and especially not to fund tax cuts for billionaires. The Republican tax bill **cuts nearly \$1.1 trillion from healthcare** and kicks 15 million Americans off their coverage. Here's a quick breakdown of its disastrous impacts:

- **Kicks 7.5 million low-income people off of Medicaid and CHIP** by cutting nearly \$1 trillion and adding more red tape.
- **Hurts 68 million seniors and people with disabilities on Medicare** by triggering \$500 billion in automatic cuts, blocking quality and staffing protections for nursing homes, restricting enrollment for immigrants, and undermining Medicare's power to negotiate with Big Pharma — inevitably raising costs.
- **Raises premium costs for 22 million ACA marketplace enrollees** by failing to extend EPTCs that make coverage affordable. This will also cause another 4.2 million Americans to lose coverage, including at least 2 million with chronic conditions like cancer, diabetes, and heart disease. On average, ACA marketplace insurers are raising premiums by 20 percent. Combined with the expiration of EPTCs, that means enrollees' out-of-pocket share of premiums will increase by more than 75 percent.

22 MILLION AMERICANS

who get their health insurance on the ACA marketplace will have to **pay higher premiums** to keep their health insurance



5 MILLION SMALL BUSINESS OWNERS

and self-employed workers who rely on these credits to keep their businesses afloat **will see their premiums increase.**

15 MILLION AMERICANS

who are currently insured will **lose their health coverage**

7.5 million people will lose coverage because of the massive Medicaid cuts in this bill
4.2 million people will lose coverage because the bill fails to extend EPTCs
3 million people will lose coverage because of ACA cuts and a Trump-era rule that weakens ACA standards

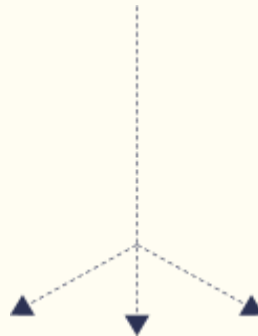


A 60-year-old couple making \$82,000 (401% FPL) would see their annual premium increase by **more than \$1,500** — a month.

Americans who manage to keep their insurance will

PAY AT LEAST \$700 MORE A YEAR

on average in premiums. But there will be extreme variability based on personal details:



A family of four making \$126,000 (403% FPL) would have to pay nearly **\$700 more** a month.

300 RURAL HOSPITALS

will be **at risk of shuttering immediately** due to Medicaid and Medicare cuts.

When people can't get care in their own communities, they have to travel farther, which can have devastating consequences, like straining emergency rooms, and delaying lifesaving care.



A 45-year-old single person making \$32,000 (212% FPL) would have to pay **\$100 more** a month.

Congress Must Act Before Open Enrollment Begins on November 1

The first and best opportunity to act is the September 30 government funding bill (must-pass, 60-vote threshold).

Congress should **only support bipartisan funding bills that extend ePTCs and reverse GOP health cuts**. This is the single best opportunity Congress has to keep millions of people insured, stop price hikes, and deliver real relief to the American people.

- If Congress agrees to a deal to restore ePTCs in exchange for keeping the government open, those insured through the ACA will *stay* insured.
- If Congress doesn't act, *millions of younger, healthier people will lose or drop coverage* because premiums are too high. Without them, the marketplace risk pool becomes older and sicker, which will drive insurers to raise premiums even further — pushing out even more people and creating a death spiral that will effectively break the ACA market.

The alternative is hoping for another year-end tax package: There may be a bipartisan opportunity to extend the credits later in the year, *but this wouldn't happen before November 1*. That means that millions of people will still drop their insurance from high costs, and they won't come back to the marketplace.

The last option is for Congress to pass the Protecting Health Care and Lowering Costs Act — led by Senator Chuck Schumer (D NY) Congressman Adam Gray (D CA-13) — to extend the premium tax credits and reverse the GOP health cuts. This bill fights for affordable, better health care at a time when life is getting more expensive and unstable for the majority of Americans.

Campaign Timeline & Critical Moments

- August-October 2025: Premium increase notices sent to an estimated 24 million ACA enrollees
- November 1, 2025: Open enrollment begins – national attention moment as families face sticker shock
- December 31, 2025: Premium tax credits expire without Congressional action
- January 1, 2026: New premiums take effect millions lose coverage or face crushing costs