

New Report

Republicans Are Taking a Wrecking Ball to the Affordable Care Act

*Republicans Are Targeting The ACA In Their Relentless
Quest To Hand Out Tax Breaks To Billionaires*

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Early this morning, House Republicans passed legislation to cut health care in order to hand out tax breaks to billionaires and big corporations. Republicans weren't satisfied with just slashing Medicaid, so they targeted the Affordable Care Act (ACA) as well. Despite trying and failing to repeal the ACA before, Republicans are taking a chainsaw to it to leave countless Americans without life-saving health care coverage. The GOP tax bill will hike premiums for millions of middle-class families, end Medicaid expansion as we know it, and codify Trump's Marketplace sabotage. According to the nonpartisan [Congressional Budget Office](#), 6 million Americans will lose their health care due to over \$700 billion in cuts to the ACA, and nearly 8 million Americans are expected to lose coverage due to the Republicans enacting the largest Medicaid cuts in history. Nearly 14 million Americans are already expected to lose health care because of this bill, but with Republicans' last-minute changes, the number of hardworking Americans who will lose their coverage and care as a result will likely grow by millions more.

These health care cuts will be life-and-death for millions, ripping health care away from self-employed Americans, small business owners, people living in high-cost rural areas, farmers, people with pre-existing conditions, older adults, and more. The GOP tax bill got even worse each day for everyday Americans as Republicans jammed in even more last minute cuts to health care, targeting Medicaid, Medicare, and the ACA. It's disgraceful that anyone will be denied necessary and, often, life-saving care to give another tax break to Donald Trump and his wealthy friends. Not one dollar should be taken from health care to fund tax breaks for billionaires and big corporations.

BY THE NUMBERS

The Republican reconciliation package sabotages the Affordable Care Act by:

- **Eliminating premium tax credits and hiking premiums for over [24 million Americans](#) who buy insurance on their own**, nearly [doubling](#) premiums on average for over 20 million Americans. [82 percent](#) of Americans support the premium tax credits and the vast majority [prefer](#) Congress extend them over extending Trump's 2017 tax law.
- **Ripping health care away from over [6 million Americans](#)** including rural Americans, small business owners, and middle-class families.
- **Cutting [nearly \\$700 billion](#) from the ACA** to pay for handouts to the wealthiest Americans.
- **Adding [miles of red tape](#) for working families struggling to afford health care** to kick them off the rolls in order to pay for tax breaks for the ultrawealthy

A Deep Dive Into How Republicans Want To Decimate The Affordable Care Act

Republicans' tax scam will cut taxes for the wealthy by kicking millions off their coverage, driving premiums through the roof, and making it harder for families to get covered and stay covered:

- **Eliminates Enhanced Premium Tax Credits and Hikes Premiums For Over 24 Million**

Americans. Republicans are raising health care costs for millions of Americans by taking away critical tax credits from working families. Countless families are one health care bill away from bankruptcy, but Republicans are planning to increase their health care costs even more by eliminating the tax credits from their reconciliation package. In doing so, Republicans are doubling health care premiums for millions of families, which will result in an estimated [5 million](#) Americans losing their coverage altogether. Under the Republicans' plan, families will pay up to [90 percent](#) more for their health care, while billionaires and CEOs will get another huge tax break.

- **Raises Health Care Costs And Worsens The Quality Of Coverage.** Republicans are raising health care costs by demanding [new copayments](#) from millions of hardworking families who rely on ACA Medicaid expansion, families who likely already struggle to make ends meet. In addition, the GOP proposal includes a formula change that would increase premiums by an additional [\\$313](#) a year for the typical family purchasing insurance on their own. It would also allow insurance companies to impose [an additional \\$900 in deductibles and other cost-sharing](#) on families with any private health insurance, including people with employer-based insurance. The proposal also removes regulations requiring private insurers to offer high-quality coverage by allowing them to cover as little as 66% of costs while retaining “Silver” plan status. With this bill, Republicans will increase out-of-pocket costs for middle- and low-income families, while making it easier for insurance companies to rip off Americans.
- **Restricts Enrollment And Eligibility And Adds Wasteful Paperwork Requirements Designed To Throw Millions Off Their Health Care.** While GOP proposals will slash red tape for corporations and make it easier for them to offer junk plans on the marketplace, their proposals will add miles of red tape for Americans struggling to get health insurance. Under GOP proposals, families seeking health insurance will face mountains of additional paperwork, eligibility restrictions, and enrollment hurdles. As part of their tax scam, Republicans are codifying many parts of Trump's [2025 Marketplace Sabotage rule](#) into law. This rule is estimated to kick nearly [2 million](#) people off their Marketplace coverage and will make it harder for families to enroll in ACA plans by shortening the enrollment period and eliminating low-income families' ability to sign up for coverage outside of the six-week enrollment period. These policies establish more paperwork burdens for enrolling and proving eligibility for tax credits and target vulnerable communities that have historically faced barriers to accessing health care. [2.5 million](#) more people will be required to manually submit documents to prove their income and with less time to provide documentation. Eligible Americans will be locked out from their tax credits until their paperwork is processed by backlogged government offices. And, this new requirement will be imposed after the federal government [cut](#) hundreds of Marketplace caseworkers, meaning countless consumers won't get the

help they need to navigate the red tape.

- **Penalizes Families Who Are Struggling To Get By For Unexpected Changes In Income.** The GOP is opening the door for huge new tax burdens on low-income families buying insurance on their own, while handing out billions in tax breaks to the ultrawealthy. Families gaining coverage through the Affordable Care Act are required to pay back tax credits if it turns out their income was higher than they had projected, but federal rules cap that amount for low-income families to help insulate them from unexpected financial hardship. Under the GOP proposal, if these families experience a change in their circumstances, such as marriage, a promotion, or a new job, they could be penalized with thousands of dollars in additional payments around tax time. Eliminating the penalty limit would be particularly harmful for people who are older because they are eligible for larger tax credits. They would also harm people with fluctuating income, like freelancers, gig workers, and small business owners, who make up [a large share](#) of marketplace enrollees.
- **Decimates ACA Medicaid Expansion.** Republicans are taking a chainsaw to Medicaid expansion - a [popular](#) policy that has cut the uninsurance rate among adults and kids in low-income families in half and made it possible for countless families to finally be able to afford to see a doctor. The Republican reconciliation plan:
 - **Includes Billions In Cuts To Medicaid Expansion Funding For Up To Two Thirds of U.S. States.** Republicans are punishing states with devastating cuts to funding for Medicaid expansion. In doing so, Republicans are putting the health care of [12 million Americans](#) across [13 states](#) at risk in the crosshairs of the Republican war on immigrants, including children. States with trigger laws such as Illinois, where up to nearly [one million](#) residents rely on Medicaid expansion for health care, stand to lose the most from this policy because these states are required to repeal the program altogether without full federal funding. The reduction in Medicaid expansion funding may also force a total of [60 rural hospitals](#) across the states affected to close, including in Minnesota, Vermont, Colorado, Utah, Washington, Oregon, Massachusetts, Connecticut, Rhode Island, Maine, California, and New York.
 - **Takes Away Critical Financial Incentives For States To Expand Medicaid.** The bill leaves millions of low-income families across the country with nowhere to turn for health care. [10 states](#) have yet to fully expand Medicaid: Georgia, Wisconsin, Texas, Florida, Tennessee, Wyoming, Kansas, Alabama, Mississippi, and South Carolina. Yet, at a time when people are struggling to afford the cost of living and facing economic uncertainty, Republicans are ripping away the possibility of health coverage from millions in these states. Some states without Medicaid expansion require that families earn as little as [\\$4,130](#) a year in order to qualify for Medicaid.

