

## MEMORANDUM

**TO:** Interested Parties

**FROM:** Leslie Dach and Brad Woodhouse, Protect Our Care

**DATE:** July 28, 2025

**RE:** Trump and Republicans' Big, Ugly Health Care Cuts Are Coming Sooner Than You Think

### Introduction

Donald Trump and Republicans in Congress have pushed through their big, ugly bill, making the largest cuts to health care in American history. They slashed more than \$1 trillion from Medicaid and the Affordable Care Act (ACA) and took away tax credits that make health care more affordable for middle-class Americans. The bill will strip health care from more than 15 million people, increase costs on middle- and low-income families, and send shockwaves through middle- and working-class families trying to make ends meet, all so billionaires and big companies could get another tax break. The consequences of this bill will be felt for years to come and we are already seeing the consequences play out across the country.

As lawmakers head home for August recess, **the time to talk about the GOP war on health care is now.** We will broaden our successful narrative around Medicaid to include the millions of people who will see their premiums skyrocket or lose their ACA coverage altogether as a result of this bill. As Republicans are forced to explain their vote for this bill to their constituents and continue to lie about the health care cuts, accountability is our most important mission.

Democratic lawmakers must make sure every American knows who took away their health care and raised their costs and premiums in order to give tax breaks to the wealthy. When parents can't take their children to the doctor, when rural hospitals shut their doors, when cancer patients lose their coverage mid-treatment, it can only trace back to one thing: Donald Trump and Congressional Republicans did this to fund tax breaks for the ultrarich.

### The GOP Health Care Disaster Is Happening Now

The Republican megabill hikes premiums this fall and takes coverage away from people starting this winter. Hospitals and nursing homes around the country are already cutting back or closing their doors as a result of the GOP bill. A hospital in Nebraska is shutting down because of this Republican attack on health care. Hundreds more hospitals, clinics, pediatric and maternity units, and nursing homes are expected to cut services or close their doors entirely as a result of this bill. [Reports](#) from around the country demonstrate the harm the Republicans' bill is already doing to critical care facilities, and the crisis is only going to get worse.

Read about the hospitals and care facilities facing cuts and closures with Protect Our Care's [Hospital Crisis Watch](#).

## The Polling Is On Our Side

Democrats have a winning hand to play on health care. [Polling](#) shows that the American people overwhelmingly disapprove of Republicans' massive health care cuts. [Six in 10](#) disapprove of the GOP's megabill and think that it will raise their health care costs, and a [majority](#) think it will do more to help the wealthy while harming middle- and low-income people. In fact, [55 percent](#) of voters say they would not support someone who voted to cut Medicaid. We are winning the messaging war and Republicans are running scared, introducing new bills to roll back policies they just voted for.

## Here's The Full Timeline of Consequences Around Republicans' Big Ugly Bill:

### 2025

**Medicaid cuts begin:** With the passage of the Big Ugly Bill on July 4, Donald Trump and Republicans ended Biden-era rules which made enrolling in Medicaid easier for seniors, kids, and people with disabilities. Additionally, the bill immediately placed a prohibition on Medicaid funding for Planned Parenthood and a moratorium on new sources of other critical funding for states.

**ACA rollback begins:** Trump and the Republicans eliminated tax credits which make health care more affordable as part of their Big Ugly Bill. As a result, insurance companies [finalizing](#) their rates for 2026 right now are locking in drastic Affordable Care Act (ACA) premium hikes. A new [analysis from KFF](#) showed that base premium rates are already increasing by an average of 15 percent, with even greater premium hikes to come in the Fall for consumers losing their tax credits.

At the end of August, the Trump administration will impose new rules on ACA coverage, making it harder to access health care. The new rules shorten the period during which Americans can enroll in coverage and impose new red tape designed to worsen coverage and kick people off the rolls. As a result, millions lose their health care as soon as next year.

### 2026

**GOP premium hikes take effect:** Starting on January 1, [24 million Americans](#) who buy insurance on their own will see their premiums skyrocket, including small business owners, farmers, and people with pre-existing conditions. Ripping these tax credits away from middle-class families will force them to pay [75 percent more](#) on average. Some families could pay nearly twice as much for their health care, and [millions](#) will lose their coverage altogether because they can't absorb Republicans' cost increases.

At the same time, new rules will take effect that make it easier for insurers to rip consumers off by charging people more for lower quality plans and making it harder for families to enroll in affordable, high-quality coverage.

**Medicaid cuts hit the states:** CMS will establish guidance for red tape requirements designed to throw people off their coverage by forcing working families to reapply for Medicaid every 6 months. States like Texas that have implemented similarly frequent eligibility checks have seen drastic reductions in coverage – in fact, the policy led to thousands of children losing coverage and contributed to Texas having the [highest child uninsured rate](#) in the country. As Research Professor Tricia Brooks at the Center for Children and Families at Georgetown University [notes](#), “It’s well documented that frequent eligibility checks increase the administrative burden on eligibility workers and create gaps in coverage for low-income families and vulnerable groups.”

## 2027

**Medicaid coverage losses skyrocket:** Beginning January 1st, 2027, people who count on Medicaid will start to be subjected to prohibitive reporting requirements that are expected to ultimately rip away coverage from 5 million Americans, [many of whom work](#). While hospital budgets are already hemorrhaging money from the decrease in patients able to pay for their care, they will take another critical hit from new restrictions on a funding mechanism called provider taxes, endangering hospitals’ ability to keep their doors open.

**Medicare rules take effect:** Starting in 2027, elderly immigrants who don’t have green cards or aren’t naturalized could lose Medicare. Many elderly immigrants with legal status, including those living in the U.S. with Temporary Protected Status (TPS), refugees, asylees, trafficking survivors, domestic violence survivors, and more, will lose eligibility for health care even if they have paid taxes, met age/disability requirements, and worked long enough to qualify otherwise.

## 2028

**Big Pharma handouts:** In January, Big Pharma will get a \$5 billion giveaway in the form of a loophole that will allow them to escape Medicare drug price negotiations and raise prices on seniors with rare diseases.

**ACA sabotage:** ACA Marketplace pre-enrollment and re-enrollment verification red tape will go into effect, delaying access to coverage and tax credits for millions.

**More Medicaid cuts:** Starting on or after 2028, Republicans are cutting Medicaid funding by 10 percent each year for states that ensure essential health care providers are paid enough for their services. In October, states will begin making working individuals and families pay co-payments of up to \$35 for most health services. Hospitals will suffer further losses and threats of closure

under even deeper provider tax restrictions. By December 31, states must have red tape requirements/so-called “work requirements” fully implemented.

## **Conclusion**

Trump and Republicans’ Big Ugly Bill is a full-scale health care emergency. Republicans are not only gutting Medicaid and ripping health care from more than 15 million Americans, they’re driving up premiums on millions of middle-class families, making care and coverage more expensive and harder to access, and forcing hospitals and nursing homes around the country to cut services and even shut down.

Donald Trump and Republicans didn’t just break their promises to lower costs and protect middle-class families – they did the opposite, raising costs and ripping care from everyday people so they could give tax breaks to the ultrarich. Every harmful consequence – soaring costs, shuttered hospitals, lost jobs, and lives put at risk – will be their fault.