

## Republicans Are Increasing Health Care Costs For Communities of Color

Since taking power, Donald Trump and his Republican Majority have launched an unrelenting assault on the nation's health care system and thrown our entire health care system into chaos, all to fund tax breaks for billionaires and big corporations. Now, they're holding our government hostage to rip away tax credits from millions of people causing their premiums to more than double.

The GOP health care cuts are hitting millions of working and middle-income Americans - including those in the African American, Hispanic American, and Asian American communities - especially hard. People of color in states that have [failed to expand Medicaid](#) will feel the impact of rising premium costs the most as they depend on tax credits for affordable health insurance. Thanks to the tax credits, ACA marketplace enrollment among Black and Latino people increased by [80 percent](#) between 2021 and 2023 and more [Black](#) and [Latino](#) Americans than ever have health coverage. Now, Republicans are taking away the tax credits and putting their coverage at stake across all communities.

### Premiums will skyrocket for:

- [Over 6 million](#) Latino people who buy insurance on their own;
- [Over 3 million](#) Black Americans who buy insurance on their own;
- [Nearly 2 million](#) Asian Americans and Native Hawaiians/Pacific Islanders who buy insurance on their own;
- [Nearly 150,000](#) American Indians and Alaskan Natives who buy insurance on their own;
- [Nearly 5 million](#) adults ages 50 to 64 who buy insurance on their own;
- And over [1.6 million](#) people who will lose their tax credits completely.

### Republicans Will Eliminate Tax Credits, Hiking Premiums For Over 24 Million Americans.

Republicans are gutting tax credits for working families, raising costs for about [22 million](#), and ripping away health care from millions of Americans. Families will pay [more than double](#) for their health care. Unable to absorb Republican cost hikes, around [4.2 million](#) people will lose their health care altogether. While middle-class families face higher prices or lose their coverage, Republicans are giving tax breaks to the ultrarich and big corporations.

- A family of four making \$60,000 per year would see their premium increase by [\\$2,700](#) each year.
- A family of four making \$125,000 each year would see their premium increase by about [\\$7,700](#) each year.
- A 60-year-old couple making \$85,000 per year who stay on their same marketplace plan would see their annual premium costs skyrocket by [\\$15,400](#), from about \$6,900 to about \$22,300.
- If that couple tried to save money by buying a lower-value plan, they would still have to pay more than [\\$12,600](#) in additional premium expenses.

- Families who are unable to afford health insurance and lose their coverage could see their medical debt increase by as much as [\\$22,800](#).

**Republicans Are Making It Harder to Enroll and Obtain Health Coverage.** Republicans are not only making it harder for families to enroll in coverage by shortening the enrollment period and taking away low-income families' ability to sign up for coverage outside of the six-week enrollment period, but they are also making it difficult to stay enrolled by establishing more paperwork burdens for enrolling and proving eligibility for tax credits. In addition, the Trump administration cut funding for the navigators who help families navigate the ACA marketplace by [90 percent](#), leaving countless families without the support they need to pick the most affordable and high-quality plan. These policies will only end in millions of Americans being unable to access the coverage that they need to stay healthy.

**Republicans Will Penalize Families With Unexpected Changes In Income.** Under the GOP proposal, if families experience a change in their circumstances, such as a promotion or a new job, they could be penalized with thousands of dollars in additional payments around tax time. These repayments could also be devastating for freelancers, gig workers, and small business owners, who make up [a large share](#) of marketplace enrollees.

**Republicans Are Shutting Down Rural Hospitals.** Health care coverage supports hospitals by ensuring more patients can pay for their care. Republican cuts to Medicaid leave rural hospitals in peril with [over 300](#) hospitals at "immediate risk" of closure. GOP efforts to gut premium tax credits and hike health care costs will also cause providers [to lose](#) an additional \$32.1 billion in funding. Communities of color are at particular risk whenever hospitals close. As of 2020, people of color made up [nearly 25 percent](#) of the rural population. Low-performing hospitals, that will be hit hard by the cuts to Medicaid, are [typically](#) in low-income and Black communities. If these hospitals are forced to close due to funding, these communities will not have easy access to a hospital and will be forced to travel miles away for their health care or [skip](#) care completely.

**Republicans Gutted Federal Funding for Medicaid to Fund Tax Cuts for the Rich At the Expense of Communities of Color.** Currently, the federal government pays between 50 and 77 percent of enrollees' Medicaid costs, and more for certain high-value services. The Big, Ugly bill slashed over a [trillion](#) dollars in federal funding from Medicaid, leaving millions of people uninsured to pay for tax breaks for the ultra-wealthy. Generations of intentional and structural racism have resulted in people of color experiencing unequal economic opportunity, lower rates of coverage, worse health outcomes, and staggering health inequities. While all Americans utilize Medicaid, [60.5 percent](#) of those covered by Medicaid are people of color. Medicaid provides maternity care to [64 percent](#) of Black mothers and [58 percent](#) of Latina mothers. Now, Trump and Republicans in Congress are placing Medicaid coverage at risk for [over 18 million](#) Hispanic people, over 11 million Black Americans, nearly 3 million Asian/Native Hawaiians or Pacific Islanders, and over 500,000 American Indians or Alaskan Natives.