

PROTECT
OUR CARE

New Report

**On the ACA's 16th Anniversary,
Republicans Take a Chainsaw
to the Law and Price Millions
Out of Coverage**



The Affordable Care Act (ACA) fundamentally transformed the American health care landscape, delivering coverage to tens of millions, protecting people with pre-existing conditions, and driving the uninsured rate to historic lows. For families across the country, it has been nothing short of life-changing, lowering costs and expanding access to life-saving care.

The ACA is [more popular](#) than ever before because millions of Americans know what it means for their families: the ability to see a doctor, afford a prescription, and get care when it matters most. But from the moment it became law, Republicans have waged a relentless war against the ACA and its critical protections. Since the beginning, Republicans have made dismantling the ACA a cornerstone of their health care agenda, voting again and again to repeal it, backing lawsuits to strike it down, sabotaging enrollment, and ripping away the tax credits that helped millions afford coverage. These efforts were never about improving care — they were about rolling back progress, even if it meant millions losing coverage.

Now, sixteen years later, Republicans have refused to give up their playbook, and the stakes are higher than ever. Americans are once again being forced into impossible decisions: paying more for less coverage, delaying life-saving care, or going without health care altogether. For millions of hard-working families, the ACA is the difference between getting the care they need and risking everything without it.

Over 1.2 Million Americans Lost Their Marketplace Health Care This Year — And That’s Just the Beginning

Over One Million Americans Lost Their Coverage So Far, and That’s Just the Beginning. At the start of 2025, more Americans had health care than at any other point in history, and a record high [24 million](#) Americans gained coverage through the Affordable Care Act. Then, Trump took office and immediately went to work dismantling the ACA, eliminating the tax credits, and making it harder for working Americans to enroll in health coverage. As a result, [one million](#) fewer Americans were able to afford ACA coverage this year. Researchers predict that by the time the dust settles, as many as [5 million](#) will have lost health care in 2026 due to GOP premium hikes — continuing a decade-long trend of [uninsurance increasing](#) when Trump is in office.

8 Million Low-Income Americans Lost the \$0 Premiums They Count On. [1 in 3](#) Americans who buy insurance on their own lost their \$0 premiums — a loss many cannot afford when they are making as little as [\\$16,000 a year](#). Losing \$0 premium plans made people with low incomes more likely to become uninsured and be covered for fewer days per year. \$0 premiums made a critical difference for the millions of Americans who fall into the Medicaid coverage gap. If their states expanded Medicaid, these Americans would not have been charged a premium. \$0 premiums became even more important after Republicans eliminated the American Rescue Plan incentive and put Medicaid expansion out of reach of millions in states like Mississippi and Georgia.

Millions Were Priced Out of the Coverage They Needed and Now Have to Rely on Reduced Coverage That Won’t Cover Them When They Get Sick. GOP premium hikes made high-quality coverage unaffordable for millions, forcing them to reduce their coverage and settle for plans that require them to pay huge deductibles before coverage kicks in and thousands more in out-of-pocket costs. These bronze plans can quickly devastate savings and land people deep in medical debt if they receive a diagnosis such as cancer, but GOP premium hikes are leaving families with no other choice. In California, [73 percent](#) of people who switched plans moved to a bronze plan. In Maine, bronze plan selections now compose [60 percent](#) of plan selections. [Idaho](#), [New Jersey](#), and [Rhode Island](#) also reported an increase in bronze plan selections.

Small Business Owners, Older Adults, Farmers, and Young Adults Were Hit the Hardest.

Republicans gutted the tax credits that [43 percent](#) of [small business owners](#) and [27 percent](#) of [farmers](#) rely on to afford health care. [More than half](#) of the adults who lost their premium tax credits entirely were between the ages of 50 and 64. A 60-year-old couple making \$85,000 a year saw their premiums [quadruple](#) on average due to GOP premium hikes. Premiums skyrocketed by as much as [\\$47,000](#) a year

for older couples in places like West Virginia. Young adults were also hard hit by GOP premium hikes, with [2.8 million](#) younger Americans expected to leave the marketplace this year. According to early data from Pennsylvania, older adults (ages 55-64) and younger adults (ages 26-34) are [terminating coverage](#) at a higher rate than all other age groups.

What Republicans Have Already Taken from Americans

Republicans have been pushing to undo the ACA since it was first passed by Congress. Sixteen years ago, not a single Republican voted for the ACA, and since then, they have continuously worked to repeal and sabotage the law. The ACA has survived [countless](#) repeal attempts, and Republicans still want to destroy the ACA and its protections for over 100 million people with pre-existing conditions. Under the second Trump administration, Republicans gutted the ACA, stripping health care from and increasing costs for Americans.

- **GONE:** Affordable health plans as premiums doubled and tripled for over [20 million](#) hardworking Americans, including [small business owners](#), [farmers](#), and [older adults](#).
- **GONE:** Health care for over [one million](#) Americans, who can no longer afford to see a doctor and will face massive debt if they have a heart attack or accident.
- **GONE:** Health care for an estimated [5 million](#) Americans after they are unable to pay their premiums and are kicked off their coverage.
- **GONE:** Around [\\$20 billion](#) from middle-class families who have been forced to pay higher health care costs while CEOs and yacht owners pocketed [\\$120 billion](#) in tax breaks from the GOP tax scam.
- **GONE:** High-quality coverage as [one in three](#) Americans who buy health care on their own have reduced their coverage and pay thousands more each year in health care costs.
- **GONE:** Budgets for food, clothing, and basic necessities as countless families have been forced to [cut back](#) in order to afford health insurance and greater out-of-pocket costs.

Republicans Are Attempting To Deal the ACA Death By A Thousand Cuts

In addition to ripping away the health care tax credits and driving up health care costs, the Trump administration is actively sabotaging the ACA. From slashing enrollment outreach to promoting junk plans that leave families exposed when they get sick, these actions made it harder for millions of Americans to access coverage, putting families' health and financial security at risk.

Republicans Are Pushing People Into Plans That Don't Cover Them When They Get Sick.

In 2018, the Trump administration began [approving](#) and [enabling](#) junk plans, including short-term plans and association health plans, that do not have to follow the consumer protection and minimum coverage standards set out by the ACA. An analysis of short-term plans conducted by KFF found that none of the plans studied covered maternity care, [62 percent](#) did not cover substance abuse treatment, and [71 percent](#) did not cover outpatient prescription drug services. Similarly, association health plans are allowed to [charge people more](#) based on their age, health status, and gender. AHPs have a [long history](#) of fraud and [unpaid claims](#), and provide [weaker cost and protection coverage](#). Now into his second term, Trump has continued his push for Americans to switch to these junk plans; by hiking premium costs and making health care more and more unaffordable for working Americans, Republicans have [peddled](#) these junk plans to people, promising lower costs but at the expense of worse care. At the beginning of his second term, Trump also rolled back a Biden-era executive order that ended [short-term junk plans](#) notorious for charging more or denying coverage altogether for people with pre-existing conditions like asthma, diabetes, and cancer. If Republicans succeed in repealing or continuing to [undermine](#) the ACA, health insurance companies may no longer be required to include provisions like preventative care that catch cancer diagnoses early.

Republicans Are Using Red Tape to Kick Millions of Working Americans off Their Coverage and Bankroll Tax Breaks for Billionaires. Under Trump’s big, ugly bill, passed by Congress, work requirements designed to kick those covered by ACA Medicaid expansion off their coverage are now being funded and implemented across the country, set to take effect in January 2027. Nearly [4.8 million](#) Americans will lose their coverage thanks to these work requirements, most of whom will lose the coverage because they can’t [jump through](#) all the red tape Republicans have implemented, generating over \$300 billion in funding for Republicans’ tax breaks for billionaires and corporations. States are also seeing the Republican increase in bureaucracy affect their struggling budgets, with Arizona needing an extra [\\$20 million](#) annually to implement work requirements. If doubling and tripling premiums weren’t enough, the Trump administration also recently used a routine regulation as a Trojan horse to further [hike costs](#) and throw even more Americans off their coverage. The proposal adds miles of red tape designed to throw people off coverage, including [multiple measures](#), such as charging for auto-enrollment, permitting coverage denials for past-due premiums, and additional hoops for the poorest Americans to jump through to “prove” they are poor, that were already [stayed by a court](#) since they likely violated federal statute.

The Trump Administration Cut Navigator Funding By 90 Percent. The Trump administration cut nearly [90 percent](#) of ACA Navigator funding that helps people enroll in affordable health coverage. Navigators help connect people in underserved communities to health care, ensuring that language barriers or confusing paperwork don’t stand in the way of families getting covered. When Trump cut

the ACA Navigator program during his first term in office, enrollment in ACA coverage [dropped](#) by over one million people. Without this assistance, many families will have trouble choosing the right option and may not realize that the “affordable plans” on the marketplace this year will come at a much steeper price, in the form of higher deductibles and greater co-pays.

Republicans Are Disintegrating Risk Pools to Send the ACA Into a Death Spiral. Republicans are [expanding junk plans](#) and pushing younger, healthier enrollees towards them to destabilize the risk pools that kept coverage affordable for those who need health care most. An estimated [2.8 million young adults](#) are projected to leave the ACA market now that the GOP has eliminated the enhanced premium tax credits. In response to this, Republicans have proposed and implemented [expanding](#) associated health plans (AHPs), which are not subject to ACA standards. Allowing more people to get onto non-ACA plans would split risk pools, undermining the protections of the ACA and sending costs spiraling out of control. This could return Americans to the days when [one in three](#) uninsured people could not afford the high-risk pool, and premiums for some people with pre-existing conditions were over [250 percent](#) more than the average health plan. Put simply, Trump’s plan to hand out cash will [drown](#) Americans with pre-existing conditions in medical debt, [fail](#) to stop premiums from doubling and tripling, and [enrich](#) the wealthy.

Make No Mistake, Republicans Still Want To Repeal the ACA Entirely

The Republican plan of killing the ACA with “a thousand cuts” has only [gained momentum](#) in recent years but their [ultimate goal](#) is still to repeal the law in its entirety. If Republicans got their way and fully repealed the ACA the consequences would be devastating:

- **GONE:** Protections for [135 million](#) Americans with pre-existing conditions, including [54 million](#) people with a pre-existing condition that would make them completely uninsurable.
- **GONE:** Anti-discrimination provisions, allowing insurance companies to charge women [more](#) than men.
- **GONE:** Funding for Medicaid expansion, which covers [nearly 20 million](#) people.
- **GONE:** Critical funding for rural hospitals.
- **GONE:** Adult children being able to remain on their parents’ plan until 26.
- **GONE:** Requirements that insurance companies cover prescription drugs and maternity care.

While Trump and Republicans are currently rolling back the ACA in small pieces, repealing it completely and sending health care in the United States back to a time without pre-existing condition protections, anti-discrimination provisions, and even more expensive coverage is still a primary goal. If

MAGA gets its way and fully repeals the ACA:

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 - losing over a decade's worth of coverage gains. Americans of [all ages](#) 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.

Over 100 million Americans with pre-existing conditions could lose coverage. Insurers in the individual market can no longer drop or deny coverage, thanks to the ACA, or charge more because of a pre-existing condition. This protects around half, [129 million](#), of all Americans who have a pre-existing health condition, from cancer to diabetes to depression. Before 2014, health insurers used [medical underwriting](#) that allowed them to charge patients with pre-existing conditions higher rates or reject coverage entirely. Donald Trump and Republicans have fought to revive [junk plans](#) that don't protect Americans with pre-existing conditions in an effort to return the country to the chaos before the ACA. Now with Trump's latest replacement plan for the ACA, experts have [warned](#) that nowhere in the "Great Healthcare Plan" does it guarantee protections for people with pre-existing conditions.

Americans would lose access to life saving preventive care. These services — such as flu shots, cancer screenings, contraception, and mammograms — are also covered under employer-based plans that provide health care to [179 million](#) Americans. Preventive care is essential to comprehensive coverage, and because of the ACA, insurers have to cover what are known as "[essential health benefits](#)," such as maternity care, prescription drugs, and substance and mental health. The ACA led to historic reductions in racial disparities in access to health care and thanks to its provisions, racial gaps in insurance coverage [narrowed even more](#) in states that adopted Medicaid expansion. A [2017](#) study called preventive care "one of the most important health care strategies to facilitate early diagnosis and treatment, improve quality of life, and prevent premature death." Access to preventive care through Medicaid expansion [reduced](#) racial disparities in cancer care and resulted in earlier diagnosis and treatment for Black patients. According to the Center for American Progress, Black women were [more likely](#) to receive care because of the ACA.

Young adults won't be able to stay on their parents' plan until they are 26 years old. Around [2.3 million](#) adult children are able to stay on their parents' insurance thanks to rules in the ACA, which require health insurers who provide dependent coverage to continue that coverage until a person is 26 years old. Republicans have found a loophole to this rule, though. By doubling or even tripling

premiums, Republicans have made it so that parents may not be able to stay on their health plans, leaving students and adult children under 26 [vulnerable](#) to losing coverage entirely.

The coverage of nearly 20 million Americans who have insurance thanks to Medicaid Expansion would be at risk. This has not only given Americans better access to quality health care coverage but has also been found to have directly saved lives. According to the Center on Budget and Policy Priorities, Medicaid expansion saved the lives of [19,200 older adults](#) aged 55 to 64 between 2014 and 2017. At the same time, 15,600 older adults died prematurely as a result of their states' decision not to expand the program. A study published in the Journal of Health Economics found that Medicaid expansion reduced mortality in non-elderly adults by [nearly four percent](#). Medicaid expansion has also been [linked](#) with increased rates of early cancer detection and reduced late-stage cancer [incidence](#). Thanks to the Trump-GOP slashing the ACA, more than [10 million](#) Americans on Medicaid are losing health care, including seniors, children, veterans, and people with disabilities, all to pay for tax breaks for billionaires like Elon Musk and large corporations. Republican red tape will impose a sick tax on over [20 million](#) low-income people who rely on Medicaid, hitting them with an average of [\\$1,650](#) in new bills each year. The over [\\$1 trillion](#) in health care cuts have made states foot a much larger portion of Medicaid expansion's funding, forcing some, like Idaho, to consider [repealing](#) the program entirely.