

# REPUBLICANS TO TERMINATE COVERAGE FOR ALMOST 14 MILLION AMERICANS

## *“One Big, Beautiful Bill” Harms Nation’s Most Vulnerable and Working Families*

To pay for tax handouts to the ultra-wealthy and big corporations, Trump’s “one big, beautiful bill” amounts to a full-scale assault on Americans’ health and safety. The Republican bill **does nothing to lower the cost of food and health care** for families trying to make ends meet in Trump’s broken economy; it will only make millions of Americans sicker.

The latest estimates from the [non-partisan, independent Congressional Budget Office \(CBO\)](#) show the Republican agenda will **terminate health insurance for 13.7 million Americans**:

- The bill’s Medicaid and ACA cuts terminate health insurance for 8.6 million Americans.
- [Continued sabotage and Republicans’ plans to take away enhanced tax credits](#) cause another 5.1 million Americans to lose coverage.

Initial estimates find the Republican bill could include roughly **\$1 trillion in health care cuts**. As the bill advances, CBO will update its estimates; millions more may lose coverage.

## Republicans are Cutting Medicaid:

- Trump’s “one big, beautiful” bill includes **at least \$700 billion** in Medicaid cuts, terminating health insurance and slashing benefits, like home care and mental health services, for low-income seniors, kids, veterans, people with disabilities, and working families. These Medicaid cuts will shutter rural hospitals and other essential health care providers and take nurses out of nursing homes, exposing seniors to abuse and neglect.
- [Republicans’ claim](#) that their bill, “preserves and strengthens Medicaid for children, mothers, people with disabilities and the elderly...” **is an outright lie**. As an example, more than \$170 billion in Medicaid cuts that result from undoing regulatory improvements will take coverage away from 400,000 children, increase Medicare premiums for over 1 million low-income seniors, and trip up people with disabilities eligible for Medicaid with onerous paperwork.

## Republicans are Sabotaging Health Care:

- Through **hundreds of billions** in cuts to the Affordable Care Act (ACA), the Republican bill terminates coverage for small businesses, family caregivers, and others who buy their own health insurance in the Marketplaces. Republicans’ refusal to extend tax credits that ensure Americans can afford their coverage is another **\$350 billion cut to the ACA**.
- With an affordability crisis looming that will cause premiums to skyrocket starting next year, Republicans’ sabotage takes coverage away from millions of Americans, while feeding corporate greed and lining millionaire pockets with trillions in tax cuts.



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## Biggest Cuts in History Burden States:

- This **rushed, partisan bill goes too far, too fast**, with the [largest Medicaid](#) and [SNAP cuts](#) in history. [SNAP cuts](#) will blow a hole in state budgets through new unfunded mandates; take food assistance away from millions, including parents and grandparents caring for children; and cripple the program's response in economic downturns.
- Catastrophic cuts to these programs will shift unaffordable cost burdens to states, forcing harsh cuts, like terminating health care, taking away access to nutritious foods, or cutting K-12 education and public safety. State and [local lawmakers](#)—from [red](#) and [blue](#) states— make clear they cannot fill these budget gaps, and [CBO confirms states](#) will slash enrollment, benefits, and provider payment because of Medicaid cuts.
- Republicans regularly tout support for state autonomy and flexibility. Yet, their bill severely cuts states' funding, while limiting their ability to choose who is covered and what benefits are paid for. By imposing punitive restrictions on the use of a state's own taxpayers dollars and forcing states to add administrative roadblocks to their programs, Republicans reveal that states' rights only matter when used to advance Republicans' own policy objectives.

## Democrats are Demanding Accountability:

- Democrats continue to sound the alarm about this assault on families who are already stretched too thin and paying too much for everything—from health care to groceries—in Trump's broken economy. Senate Democrats warned the public of Republicans' rushed plans to [terminate health care](#) and [take away healthy food](#).
- In addition to roughly **\$1 trillion in health care cuts**, Trump and Republicans have supported policies to [raise seniors' prescription drug costs](#) by undercutting Medicare's ability to negotiate prescription drug prices.
- [Republican wish lists](#) included cuts to slash and even terminate basic needs programs that millions of children, seniors, and families rely on, like Meals on Wheels and Head Start, while Trump fired federal workers who administer these programs. Senate Democrats [sounded the alarm about the cruelty of Republican cuts](#) to programs that help almost 25 million families afford basic needs and keep our country's most vulnerable — [children](#) and [seniors](#) — safe from abuse and neglect.
- Despite the consequences, Trump and Republicans are barreling ahead with disastrous and deadly cuts. As the Republican bill advances, Democrats will hold Republicans accountable and fight these dangerous cuts.



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## TERMINATING HEALTH CARE FOR MILLIONS AND RAISING COSTS

### Republicans are Cutting Medicaid:

These dangerous and deadly cuts to Medicaid are not about cutting “waste, fraud, and abuse,” as [Republicans claim](#). This bill is not a “[moderate](#)” or “[middle-ground](#)” proposal to reform Medicaid; it amounts to “death by 1,000 cuts” for the Medicaid program. When combined, the bill’s array of seemingly technical, but ultimately harmful, policies and new red tape requirements will force states to terminate health insurance; cut benefits, like home care, school nurses, and mental health benefits; and slash payments to essential health care providers, leading to hospital, nursing home and other closures, especially in rural and underserved communities.

### Terminating Your Health Care and Cutting Your Benefits

- The Republican bill will undo protections that make sure eligible kids are enrolled in Medicaid and CHIP. The bill allows states to once again **impose annual and lifetime benefit limits, waiting periods, and lockout periods** for kids enrolled in the Children’s Health Insurance Program (CHIP). Because of this and other common-sense reforms rolled back in the bill, **400,000 children will lose their coverage**.

### Raising Your Health Care Costs

- The Republican bill will undo policies to make sure eligible low-income seniors and people with disabilities can more easily enroll in Medicaid. Eligible people with Medicare can sign up for Medicaid to help cover the cost of their Medicare premiums and cost-sharing. Because of this bill, **more than 1 million seniors will pay higher Medicare premiums** because they will not have Medicaid. For these seniors and people with disabilities, **a cut to Medicaid is a cut to Medicare**.
- The Republican bill requires states to make people enrolled in Medicaid who live on roughly **\$15,600 annually** pay new cost-sharing for medical care. The bill also **explicitly permits health care providers to refuse to give care to people** who cannot afford these costs. As working and middle-class Americans struggle to afford housing, groceries, energy bills, and health care, this bill would impose new, higher copayments on the lowest-income Americans. **Americans living paycheck-to-paycheck will forgo care due to higher costs**.
- More than **2 million Americans** receive essential, life-saving care at Planned Parenthood, including preventive services, like birth control and cancer screenings, as well as wellness checks, testing, and other reproductive health treatments. The Republican bill takes away a patient’s right to choose their provider by “defunding” Planned Parenthood through a prohibition on Medicaid funds for this non-profit.



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## Burying You in Even More Red Tape and Paperwork

- **The bill entraps Americans trying to sign-up for Medicaid in needless red tape.** Just like for-profit, corporate insurance companies imposing “prior authorizations” and other barriers to care, this bill burdens Americans with onerous paperwork, including new requirements that certain people apply every six months (instead of once per year).
- Republicans’ so-called “community engagement” requirements will block eligible Americans from accessing Medicaid, forcing people to prove 80 hours of community service, school, or working hours *before* applying for basic health care. Republicans falsely claim their bill will protect pregnant women, young adults and seniors, parents, veterans, and people with mental health conditions from being ensnared by this red tape, but the evidence proves this is not something Republicans can remotely guarantee.
- Experiences in Arkansas and Georgia show these red tape requirements only keep people uninsured. One in four enrollees subject to work-related red tape in Arkansas lost coverage in the program’s first seven months, and Georgia has enrolled only 6,500 people, 3 percent of expected enrollment had the state expanded Medicaid like 40 other states and Washington, D.C. without ensnaring their residents in punitive red tape.
- **These red tape requirements have a singular aim: to kick people off Medicaid**—not to encourage employment. People who are eligible for Medicaid under the law, like family caregivers to aging and disabled loved ones, Americans with chronic conditions, workers who lost a job, and other working Americans who will inevitably be trapped by red tape, will go without health insurance because of these requirements.

## Taking Nurses Out of Your Loved One’s Nursing Home

- The Republican bill will undo federal standards that make sure nursing homes are adequately staffed by qualified nursing professionals and ensure residents’ basic, minimum safety. Among other requirements, these policies require that nursing homes have a registered nurse on site 24 hours a day, 7 days per week.
- Chronic understaffing threatens the safety of nursing home residents; residents need a registered nurse on site to monitor medicines and other medical needs, and facilities need enough nurse aides to make sure people are fed, bathed, dressed, and have help with toileting and other basic needs. This \$23 billion Medicaid cut takes nurses out of nursing homes, diminishes seniors’ dignity and quality of life, and [rolls back policies expected to save the lives of 13,000 nursing home residents per year.](#)



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## Closing Rural Hospitals and Slashing Payments to Your Health Care Providers

- The Republican bill ends states' abilities to enact state-level provider taxes **used in 49 states**, posing a serious threat to states and providers' ability to provide care to seniors, children, mothers, working families, and people with disabilities through Medicaid. In combination with hundreds of billions in cuts to SNAP, these cuts will force states to take food, health care, and other vital services away from millions.
- Provider taxes allow states to fund their share of the Medicaid program. Provider taxes make it possible for states to direct funds to providers caring for the most at-risk Americans who need care in settings such as urban safety-net hospitals, rural emergency departments, and nursing homes. [Research shows](#) that Medicaid payment rates do not always cover costs and ensure patient access; ending states' ability to tax health care providers would severely limit states' ability to provide health care to millions of Americans who depend upon Medicaid for their care.
- The bill limits state-directed payments that make it possible for rural and urban hospitals and clinics to remain open and care for patients by providing maternity, emergency, and behavioral health care. Funds collected by states through provider taxes are often directed to health care providers whose costs far exceed base Medicaid payment rates. These providers are often in rural America where health care services are hard to find or are located in dense urban areas where the cost to deliver health care is high and health care providers are serving more people with Medicaid.
- **A legal financing mechanism used by nearly all states is not a "loophole."** Targeting provider taxes and state-directed payments are just health care cuts to fund tax handouts to billionaires and wealthy corporations—not genuine reforms to address waste, fraud, and abuse. Provider taxes and state-directed payments are long-standing, legal ways for states to fund their Medicaid programs.

## Republicans are Sabotaging Health Care:

Republicans' bill undermines the Affordable Care Act (ACA) by kicking people off their coverage, increasing premiums and cost-sharing, diminishing benefits and the quality of the coverage people receive, and burying Americans trying to buy health insurance in red tape. Those most affected include small business owners, self-employed workers, gig workers, seasonal workers, family caregivers, workers who recently lost a job or who are struggling to find one, and near retirees not yet old enough for Medicare, among others.



UNITED STATES SENATE  
**COMMITTEE ON FINANCE**



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## Terminating Your Health Care

- Today, more than [24 million Americans](#) purchase health insurance on their own in the Marketplaces through the ACA. [More than 90%](#) of those enrolled rely on enhanced tax credits to be able to afford coverage. Starting next year, these tax credits will be taken away, causing premiums to skyrocket, and leading to coverage losses for millions of people each year – unless Republicans take action. This bill and [Trump's leaked budget documents](#) make clear that Republicans will prioritize tax cuts for the wealthiest, while working and middle-class Americans' tax credits expire as they get sicker and suffer.
- Republicans' bill sabotages the ACA on multiple fronts by kicking Americans off their health insurance and destabilizing the Marketplaces. Republicans' bill will shorten enrollment periods, making it harder for Americans to sign-up and increasing premiums for everyone in the Marketplaces. The bill also eliminates a Special Enrollment Period that helps the lowest income families shop for coverage throughout the year and manage transitions in their health insurance when their income and employment changes.
- Republicans' bill eliminates access to premium tax credits and **cruelly terminates ACA coverage** for lawfully present, tax-paying people who buy their insurance on the Marketplaces, including Dreamers and those who pay full price for their own coverage. Not only does this policy deny health insurance to people who arrived in the U.S. as children who are working, going to school, and contributing to their communities, it will raise premiums for everyone in the Marketplaces. Similarly, Republicans' bill **cruelly terminates Medicare coverage** for refugees, asylum seekers, and people with temporary protected status from Ukraine, Sudan, and other war-torn countries. This undermines the Medicare guarantee and takes away coverage from people who work and pay into the Medicare program.
- Much like the Medicaid cuts described above, The Republican bill riddles the ACA with new red tape requirements, ensnaring Americans in bureaucratic hurdles that will terminate their health coverage. The bill includes arbitrary and redundant enrollment and re-enrollment verification requirements intended to make it harder for millions of people to get coverage and keep coverage year-to-year. Republicans are even imposing these administrative mandates on states, which have historically been afforded flexibility to make decisions about how best to administer their unique Marketplaces.
- States will spend millions of dollars, and working people will spend an [estimated 15 million hours](#) navigating new, arbitrary verification requirements. Healthy people are the least likely to be willing to navigate hours of unnecessary paperwork for insurance they are eligible for but do not immediately need, and when they choose to go without health insurance, it raises costs for everyone.





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## Letting Your Insurance Company Raise Your Costs and Cut Your Benefits

- The Republican bill benefits for-profit, private insurance companies at the expense of working and middle-class Americans who buy their own health insurance. The Republican bill intentionally lets insurance companies raise out-of-pocket costs and cover fewer services; annual out-of-pocket [costs will increase by over \\$1,000](#) for low- and middle-income families because of these policies. These changes will not only raise costs in the Marketplaces, they will make coverage more expensive for Americans covered through their employers.
- **Republicans want to charge people \$5 premiums who were previously paying \$0.** Today, people in \$0 premium plans can be re-enrolled. In the Republican bill, Americans must meet new paperwork requirements to keep their \$0 plan, or they will be billed a monthly premium they do not owe. For families stretched paycheck-to-paycheck in Trump's broken economy, **every single dollar matters**. Sending these confusing, unexpected bills to consumers is designed to terminate Americans' health care.

## Trump Supports Big Pharma's Top Ask to Raise Seniors' Prescription Drug Costs:

- Trump continues to make empty promise after empty promise to lower prescription drug prices for Americans with budgets already stretched too thin. Without a single Republican vote, Democrats delivered lower prescription drug prices by allowing Medicare to negotiate lower prices, capping the cost of insulin at \$35 for seniors on Medicare, making free, recommended vaccines free, and capping out-of-pocket costs for seniors and others on Medicare starting at \$2,000 this year, among other savings for the lowest-income seniors and people with disabilities.
- **Big Pharma's top priority is to tear down Medicare drug price negotiations.** Trump's [recent Executive Order](#) calls on Congress to severely hamper Medicare's ability to negotiate pills, handing Big Pharma a [\\$10 billion windfall](#). Profiteering pharmaceutical corporations have launched dozens of lawsuits and spent millions on lobbying to press Congress for changes to the law. With his [Executive Order](#), Trump endorsed Big Pharma's #1 lobbying ask: keep sky-high priced drugs on the market longer.
- Republicans already gave Big Pharma a nearly \$5 billion handout in this bill by creating a new exemption for certain cancer and rare disease drugs from Medicare drug price negotiations beginning in 2028. If this exemption had been in place for 2026 and 2027, Medicare would have been barred from negotiating blockbuster cancer drugs Imbruvica, Calquence, and Pomalyst.
- If Republicans cave to Trump's demand to delay Medicare price negotiations on pills, even fewer drugs will be subject to these negotiations, meaning **seniors and people with disabilities will pay more**. Trump is doubling down on policies he failed to deliver on in his first term, while quietly undermining Medicare drug price negotiations.



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## Republican Wish Lists Include Even More Harmful Cuts for Kids and Seniors:

- A [wish list](#) released by Republicans included draconian cuts to gut basic needs programs for kids, seniors, working parents, and grandparents raising grandchildren. Meanwhile, Elon Musk's so-called Department of Government Efficiency (DOGE) is [taking a chainsaw to key federal offices](#) responsible for overseeing and administering the very same life-saving programs.
- Congress should not slash funding for affordable child care, Head Start, Meals on Wheels, and child and adult protective services to pay for tax giveaways to the wealthiest Americans and big corporations. Specifically, Republicans' draconian [wish list](#) eliminated the Social Services Block Grant and sought to cut Temporary Assistance for Needy Families by 10 percent in addition to adding work requirements to the program and eliminating the TANF Contingency Fund. **As the reconciliation bill is considered, Senate Democrats will fight any such cuts.**

## Republicans are Undermining Commonsense Bipartisan Priorities:

- Throughout the 118th Congress, Democrats worked alongside Republicans to advance bipartisan health care reforms to rein in the shady practices of pharmaceutical middle-men, known as Pharmacy Benefit Managers (PBMs), ensure physicians are adequately paid through Medicare, and advance needed program integrity to cut genuine waste, fraud, and abuse.
- Rather than working with Democrats to advance these priorities, Republicans are using a faulty budget-driven process to irresponsibly jam through skeletal versions of bipartisan health care policies. These sensible, bipartisan health care policies have no place alongside Republicans' tax giveaways to the ultra-wealthy and big corporations.

