

REPUBLICANS TO TERMINATE HEALTH CARE for MILLIONS of AMERICANS

House-Passed Tax Bill Harms Seniors, Children, Veterans, and Working Families

Trump's reckless tax bill amounts to a full-scale assault on Americans' health and safety. House Republicans rushed through [more than \\$1 trillion](#) in health care cuts to pay for tax handouts for the ultra-wealthy and big corporations. These rash health care cuts do nothing to take on so-called "waste, fraud, and abuse" but will raise costs for everyone.

Republican cuts to Medicaid and the Affordable Care Act (ACA) will terminate health care for [16 million Americans](#). Trump's multi-trillion dollar tax bill will trigger more than [\\$500 billion](#) in automatic cuts to Medicare and eliminate basic needs programs that keep vulnerable kids and seniors safe. Republicans are going **too far, too fast**, and children, seniors, veterans, people with disabilities, and working families will pay the price.

The House-passed bill **does nothing to lower the cost of food and health care** for families trying to make ends meet in Trump's broken economy. A Congressional Budget Office (CBO) [analysis](#) of Trump's bill confirms the lowest-income families stand to lose wealth, while the highest-income households stand to gain. As Trump and Republicans give huge tax breaks to their wealthy donors and big corporations, [more than 51,000 Americans will die sooner every year](#).

Republicans are Cutting Medicaid. Here's What Will Happen Next:

- Trump's tax bill includes [over \\$800 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.
- **Trump and Republicans are lying** when they say the bill, "preserves and strengthens Medicaid for children, mothers, people with disabilities and the elderly...." These are the very people who will be harmed by cuts:
 - [More than 11,000](#) preventable deaths will result from the loss of Medicaid and ACA health coverage. Another [more than 8,800 premature deaths](#) will result from Republicans' choice to end ACA premium tax credits they did not include in their Republican tax bill.
 - Medicaid cuts that undo improvements to enrollment processes will increase Medicare premiums for [over 1 million](#) seniors and people with disabilities. Because these enrollees can no longer afford essential medications, [18,200 more](#) will die each year. These cuts will also cause [almost 600,000](#) children, [300,000](#) seniors and people with disabilities, and [more than 200,000](#) pregnant women, parents, and caregivers to lose coverage.
 - New red tape requirements would [kill more than 21,000 Americans](#) each year. Republican cuts will also [worsen the country's maternal health crisis](#), risking the lives of new moms and babies. Medicaid [saved at least one life for every 239 - 316 Americans](#) who gained coverage when the program was expanded. Republican health care cuts reverse life-saving progress, endangering the lives of vulnerable children, seniors, people with disabilities, new mothers, and families nationwide.



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Republicans are Dismantling the Affordable Care Act. Here's What Will Happen Next:

- Through [almost \\$300 billion](#) in ACA cuts, the House-passed bill terminates coverage for small business owners and employees, family caregivers, and millions of other Americans who buy their own health insurance. These cuts will **make coverage worse, harder to access, and harder to keep**. It will hasten rural and other hospital closures, and paralyze states, likely causing some state-based Marketplaces to fold.
- The Republican bill dismantles the ACA Marketplaces as an affordability crisis nears. Trump's tax bill prioritizes tax extensions that benefit the wealthy and big corporations; yet, the bill fails to extend tax credits that would keep premiums affordable for working and middle-class Americans. Republicans' refusal to extend tax credits that ensure Americans can afford their coverage is another [\\$350 billion cut to the ACA](#).
- ACA cuts would [more than double premium costs](#) for tens of millions of middle-income families. A policy that alters cost-sharing assistance, added to the House-passed bill at the last minute, would decrease the availability of premium tax credits and raise average premiums by [more than \\$1,400 per person for 10.6 million Americans](#).

Biggest Health Care Cuts in History Will Slam States. Here's What Will Happen Next:

- The largest [health care](#) ([Medicaid](#) and ACA) and [nutrition](#) (SNAP) cuts in history will shift unaffordable cost burdens to states, forcing states to terminate health care, take away access to healthy food, and/or cut K-12 education and public safety. State and [local lawmakers](#)—from [red](#) and [blue](#) states—make clear they cannot fill these gaps, and [CBO confirms states](#) will slash enrollment, benefits, and provider payments because of Medicaid cuts. [History shows](#) that home-based care for seniors and people with disabilities will be among the first benefits cut by states. Health care cuts will depress local economies—Medicaid cuts alone could force the loss of as many as [850,000 jobs](#).
- Republicans regularly tout support for state autonomy and flexibility. Yet the House-passed bill severely cuts states' funding, while limiting their ability to choose who is covered and what benefits are paid for. By imposing punitive restrictions 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.

Thickets of New Red Tape Will Cause Harm. Here's What Will Happen Next:

- Excessive red tape and paperwork requirements—the very same kind used by for-profit insurance companies to deny access to care—are central to Republicans' health care cuts. Republicans create **new barriers to block eligible Americans** from signing up for Medicaid and the ACA, while also making it harder to stay covered. ACA rules proposed by Trump and included in the Republican bill will force states and consumers to spend [over 6 million hours](#) at a cost of [\\$230 million annually](#) to navigate new, arbitrary bureaucratic hurdles.
- Unreasonable, redundant, and unworkable paperwork requirements will prevent millions from securing health insurance and financial assistance. While Trump [goes to great lengths to reduce paperwork](#) for price-gouging corporations, the Republican bill saddles working families with bureaucratic hurdles.



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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 so-called “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.” 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 Health Care and Cutting 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 the bill rolls back, [almost 600,000 children](#) will miss out on coverage.
- Republicans’ blatant hypocrisy regarding states’ rights is on full display through policies that penalize states that choose to use their own taxpayer dollars to offer Medicaid coverage to low-income, lawfully-present immigrants. Trump’s bill puts states on the hook for granting protections to immigrant families while states verify eligibility. **This cruel policy denies people care simply because paperwork still needs processing.**
- [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.
- Health care **lock-outs** are a prominent feature of the Republican bill:
 - Low-income kids could be **locked out of coverage** altogether because the Republican bill permits states to once again block children from coverage under the Children’s Health Insurance Program (CHIP).
 - Low-income people who do not meet so-called “community engagement” requirements to secure Medicaid would be **locked out of alternative coverage** in the Marketplaces, meaning they would be unable to buy any health insurance.
 - Low-income people who do not meet stringent Medicaid enrollment requirements based on immigration status would be **locked out of premium tax credits** that make purchasing alternative coverage in the Marketplace affordable.
 - Low-income people who can currently enroll in Marketplace coverage during a special monthly enrollment period would be **locked out of the financial assistance they are eligible for** until the next calendar year, making coverage unaffordable and leaving them uninsured.



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- Trump and Republicans want to legislate medical care by prohibiting gender-affirming care for all Americans covered by Medicaid, CHIP, and the ACA. Health care decisions should be made between patients and their doctors – not by Republican lawmakers.

Raising Health Care Costs

- The Republican bill will undo policies that 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.**

Burying Americans 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 work *before* applying for basic health care. Republicans falsely claim their bill will protect pregnant women, young adults, seniors, parents, veterans, and people with mental health conditions from being ensnared by this red tape. But red-state experiments show this is not something Republicans can 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 7,000](#) people, 1.5 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



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Taking Nurses Out of Nursing Homes

- 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 standards 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 diminishes seniors' dignity and quality of life, and rolls back policies expected to [save the lives of 13,000 nursing home residents per year](#).
- Notably, the Republican bill spends nearly \$41 billion on expanding the use of Health Savings Accounts (HSAs) that primarily benefit higher income Americans who already have health care. While they spend money for people who are already receiving health care, Republicans are exposing seniors to neglect by **taking nurses out of nursing homes**. It is clear what and who Republicans are willing to spend money on – not seniors in need, but providing more tax shelters for those who can afford to contribute to them.

Closing Rural Hospitals and Slashing Payments to 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 care for seniors, children, mothers, working families, and people with disabilities through Medicaid. In combination with [more than \\$290 billion](#) 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. These 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' capacity 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 is hard to find or are located in dense urban areas where the cost to deliver health care is high.
- **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.



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Republicans are Dismantling the Affordable Care Act

Trump's bill **terminates** coverage, increases premiums and cost-sharing, diminishes benefits, and buries Americans 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.

Terminating Health Care

- Much like the Medicaid cuts, the Republican bill riddles the ACA with new red tape requirements, ensnaring Americans in bureaucratic hurdles. The Republican bill will impose duplicative pre-enrollment verification requirements on everyone who tries to buy coverage and access premium assistance, and then reimpose those same requirements each year during re-enrollment. These arbitrary and redundant requirements aim to make it harder for millions of people to get the tax credits that make coverage affordable.
- Republicans are even imposing these costly administrative mandates on states, which have historically been granted flexibility to make decisions about how best to administer their unique Marketplaces and keep costs affordable in their states. These extreme measures will force state-based Marketplaces to decide between raising costs for their enrollees and shutting down altogether.
- ACA rules proposed by Trump and included the Republican bill will force states and consumers to spend [over 6 million hours](#) at a cost of [\\$230 million annually](#) to navigate new, arbitrary bureaucratic hurdles. 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.
- The Republican bill buries Americans in onerous paperwork, while also shortening the amount of time people have to sign up for Marketplace coverage. The bill 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.
- The Republican 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 pay into the program.



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- More than [24 million Americans](#) purchase health insurance on their own in the Marketplaces through the ACA. [More than 90 percent](#) 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. Trump's House-passed tax bill proves Republicans will prioritize tax cuts for the wealthiest, while working and middle-class Americans' tax credits expire as they get sicker and suffer.

Letting Insurance Companies Raise Costs and Cut 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 some middle-class 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.
- The Republican bill **increases annual out-of-pocket costs** by cutting [\\$33 billion](#) in financial assistance that offsets insurance costs for low- and middle-income people who purchase their own coverage on the Marketplaces.
- **Republicans want to charge \$5 premiums to people 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 each year 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' 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 recommended vaccines free, and much more.
- Big Pharma's top priority is to tear down Medicare drug price negotiations. The Republican bill **gives Big Pharma a nearly \$5 billion handout** 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 the blockbuster cancer drugs Imbruvica, Calquence, and Pomalyst.



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