

PHASE ONE OF TRUMPCARE IS HERE:

Higher Costs, Worse Health Care

When Republicans passed their budget bill, they voted to increase premiums for Americans who buy health insurance on their own by **choosing to end** middle-class premium tax credits for health care. These tax credits make health coverage affordable for small businesses, self-employed workers, gig workers, family caregivers, people looking for work in a tough economy, and working families.

Here are the facts:

- In January, premiums for Americans who buy health insurance on their own will skyrocket, [increasing by double](#) in many states.
- Meanwhile, states across the country are [proposing double digit premium increases](#) as the new reality of Trumpcare sets in, the highest in half a decade.
- Since Trump took office, Republicans have resumed attacking the Affordable Care Act, putting up red tape to make it harder for people to get coverage.
- With steps like shortening the enrollment period, creating more verification hoops to get covered, and reducing time to resolve paperwork mistakes, Republicans are making it harder for middle-class Americans to get health care.
- Failure to extend the tax credits, on top of the damage Republicans have already done, will send the individual insurance market into a **death spiral**, causing 7 million people to lose coverage, and increase health costs for all Americans, even those who get health insurance through their job.

There's still time to act. Republicans can work with Democrats to prevent a health care tax increase by extending the health care tax credits **without further eroding the health care** that millions of American families count on.

The enrollment period for health insurance starts on November 1st and ends December 15th. That means Republicans must act **before open enrollment begins**. Americans can't purchase insurance on the promise that Congress will act before the end of the year and stop a health insurance premium spike.

If Republicans refuse to vote for a clean extension of these health care tax credits, they will be **doubling down on their efforts to break the American health care system** by increasing health care premiums, terminating coverage, letting insurance companies offer junk plans, and suffocating families with needless red tape. Trumpcare will be here to stay.



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Timeline of Enhanced Premium Tax Credits:

- March 2021: Democrats created the enhanced health care tax credits in the American Rescue Plan Act, making ACA coverage more affordable for 24 million Americans. **All Republicans voted no.**
- August 2022: Democrats extended these health care tax credits through 2025 in the Inflation Reduction Act, **with all Republicans once again voting no.**
- December 2024: Democrats invited Republicans to negotiate as part of a bipartisan deal to extend the health care tax credits. **Republicans refused.**
- January 2025: Democrats introduced legislation to make these tax credits permanent with **no Republican support.**
- June 2025: Trump finalized new red tape rules, worsening coverage, increasing health care costs, and terminating coverage for about 1 million Americans.
- July 2025: Democrats offered amendments in three 2025 reconciliation vote-a-ramas to extend the health care tax credits, and **Republicans voted every single amendment down.**
- July 2025: **Trump and Republicans passed the largest health care cuts in history.** Hundreds of billions in ACA cuts will terminate coverage for more than 2 million Americans and force every person who tries to buy health insurance on their own to jump through needless verification hoops.
- August 13, 2025: Rates for health plans sold on the ACA Marketplace must be submitted and verified by states or the Centers for Medicare and Medicaid Services in order to finalize 2026 premiums and prepare for Open Enrollment. Based on [early reports](#), states are already forecasting significant rate hikes which will translate into skyrocketing premiums.
- August 25, 2025: **Trump's final ACA rule goes into effect**, ending mid-year enrollment opportunities for working people, and letting insurers offer worse quality plans with higher co-payments and other costs for enrollees.
- November 2025: Open Enrollment for Plan Year 2026 begins, and Americans will be buried in red tape and verification processes that will make it harder to get coverage.
- January 2026: **Because of Republicans' inaction, ACA enhanced premium tax credits end**, more than 20 million Americans will pay \$700 more on average in annual premiums than they did in 2025.

