Economic Security Project

OCTOBER 2025

The GOP Tax Law is a Healthcare Heist

How the GOP is stealing healthcare from 15 million Americans and raising the prices for another 22 million

American families are sick and tired of sky-high costs and barely getting by. Yet Republicans in Congress just passed a tax bill that will take away their healthcare and raise prices on American families to deliver billions of dollars in new tax cuts to billionaires and big corporations. Between gutting Medicaid and CHIP and letting ACA tax credits expire, **Republicans are kicking 15 million Americans off of their health insurance, and more than doubling premiums for the 22 million who get their insurance through the ACA marketplace.** All while health insurance companies and pharmaceutical monopolies — and their wealthy CEOs and shareholders — get another round of record tax breaks.

Time is running out. If Congress doesn't act before open enrollment begins on November 1, millions of hardworking people will lose their healthcare, or face impossible decisions like whether to feed their families or pay for life-saving care.

The GOP Healthcare Prescription: Pay More, Get Less, Suffer Needlessly

Americans deserve higher-quality, affordable healthcare – not to pay more for less, and especially not to fund tax cuts for billionaires. The Republican tax bill **cuts nearly $1.1 trillion from healthcare** and kicks 15 million Americans off their coverage. Here's a quick breakdown of its disastrous impacts:

- **Kicks 7.5 million low-income people off of Medicaid and CHIP** by cutting nearly $1 trillion and adding more red tape.
- **Hurts 68 million seniors and people with disabilities on Medicare** by triggering $500 billion in automatic cuts, blocking quality and staffing protections for nursing homes, restricting enrollment for immigrants, and undermining Medicare's power to negotiate with Big Pharma — inevitably raising costs on life-saving medicine.
- **Doubles premium costs on average for 22 million ACA marketplace enrollees** by failing to extend EPTCs that make coverage affordable. This will also cause another 4.2 million Americans to lose coverage, including at least 2 million with chronic conditions like cancer, diabetes, and heart disease. On average, ACA marketplace insurers are raising premiums by 20 percent. Combined with the expiration of EPTCs, that means enrollees' out-of-pocket share of premiums will more than double.

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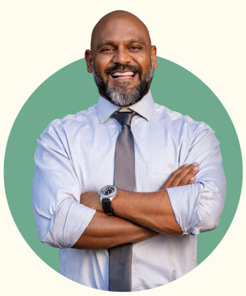
22 **MILLION AMERICANS**

who get their health insurance on the ACA marketplace will have to double their current premiums to keep their health insurance



15 **MILLION AMERICANS**

who are currently insured will **lose their health coverage**

7.5 million people will lose coverage because of the massive Medicaid cuts in this bill

4.2 million people will lose coverage because the bill fails to extend EPTCs

3 million people will lose coverage because of ACA cuts and a Trump-era rule that weakens ACA standards

Americans who manage to keep their insurance will

PAY AT LEAST $1,000 MORE A YEAR

on average in premiums. But there will be extreme variability based on personal details:

300 **RURAL HOSPITALS**

will be **at risk of shuttering immediately** due to Medicaid and Medicare cuts.

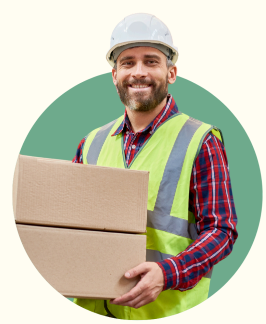
When people can't get care in their own communities, they have to travel farther, which can have devastating consequences, like straining emergency rooms, and delaying lifesaving care.

5 **MILLION SMALL BUSINESS OWNERS**

and self-employed workers who rely on these credits to keep their businesses afloat will see their premiums increase.

A 60-year-old couple making $82,000 (401% FPL) would see their annual premium increase by more than $1,500 — *a month.*

A family of four making $126,000 (403% FPL) would have to pay nearly $700 more a month.



A 45-year-old single person making $32,000 (212% FPL) would have to pay $100 more a month.