

# *Running Out of Time, Republicans in Congress Still Lack a Health Plan*

Top Republicans have said they want to produce a proposal in short order to counter Democrats pressing for an extension of health care subsidies. They have not gotten far.

By [Sheryl Gay Stolberg](#) – The New York Times

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Senator Tim Scott, Republican of South Carolina, was on the way to a health committee hearing this week when he was asked what his party was going to do about insurance subsidies that are set to expire, driving up the cost of care for millions of Americans and leaving millions of others uninsured

He laughed and said: “Sounds like a question.” His press secretary offered a reporter her card. Then Mr. Scott, who makes it a practice not to respond to reporters who approach him in the hallway, ducked into the men’s room.

The senator, who subsequently declined an interview request to discuss the matter further, could be forgiven for not having an answer.

Roughly three weeks before a set of enhanced subsidies under the Affordable Care Act expire, Republicans are scrambling to come up with a stopgap measure that would help Americans keep their coverage and possibly prevent their party from getting clobbered in next year’s midterm elections. President Trump, who had hinted that he might lay out a plan, has remained mum, while top Republicans in Congress are staring down the deadline with little to show for their efforts to coalesce around a proposal.

“The American people are looking to us to find a solution,” Senator Bill Cassidy, Republican of Louisiana and the chairman of the health panel, declared at a hearing on Wednesday. “Now we can push for big ideas, grandiose ideas, on the right or the left, but we got to have a solution for three weeks from now.”

Republicans have struggled for years to come up with a plan to replace the Affordable Care Act, which President Barack Obama signed into law in 2010. Mr. Cassidy is, for the moment, setting his sights lower. By discouraging “grandiose ideas,” he was telling his colleagues to think narrowly — and move fast.

But even that will be difficult. Mr. Cassidy has proposed a plan involving health savings accounts that health economists say will do little to help people maintain their coverage. In the House, [Speaker Mike Johnson told Politico](#) that he and his fellow Republican leaders planned to circulate a framework for a plan early next week.

But nobody seems to know what that might be.

In a statement, Courtney Corrado, Mr. Scott's press secretary, said the senator "remains laser-focused on affordability and is committed to lowering health care and housing costs."

Joel White, a health policy analyst who advises Republicans, said that any health care plan that could garner 60 votes in the Senate would be unlikely to pass the House. The most important feature of any proposal, he said, was whether it had the support of Mr. Trump.

"I don't know if it's possible to do something in three weeks," said Mr. White, who testified before Mr. Cassidy's committee this week. "The key driver for most policy actions in this Congress has been Donald Trump. What has Trump said? He has said, 'Give the money to the consumers, not to the insurance companies.'"

Mr. Trump said the following [in a social media post](#) last month: "I am recommending to Senate Republicans that the Hundreds of Billions of dollars currently being sent to money sucking Insurance Companies in order to save the bad Healthcare provided by ObamaCare BE SENT DIRECTLY TO THE PEOPLE SO THAT THEY CAN PURCHASE THEIR OWN, MUCH BETTER, HEALTHCARE, and have money left over."

That is what Mr. Cassidy says he wants to do. His solution is for the government to take the money it spends on subsidies and give it directly to consumers, who could deposit it in tax-exempt health savings accounts and use it to offset their health costs.

Image

President Trump during a meeting with drug company executives and health officials in the Oval Office last month. Credit...Doug Mills/The New York Times

"I absolutely agree with President Trump that we need to redirect the subsidies from insurance companies and give patients the power," Mr. Cassidy [said last month](#) on the Senate floor.

But under federal law, health savings accounts cannot be used to pay for insurance premiums. Mr. White said the payments Mr. Cassidy proposed would benefit consumers who purchase "catastrophic plans," which have high deductibles and low monthly premiums and are meant to help people with expensive medical emergencies, not with day-to-day medical costs.

But once the subsidies expire, most people will not be able to afford health insurance, said Dr. Benjamin D. Sommers, a physician and health economist at Harvard who also served in the Biden administration. He said Republicans were twisting themselves into pretzels trying to solve a political problem, instead of developing a policy solution.

"The most honest thing to say, intellectually, would be, 'We just don't think the government should spend this money to help people get health insurance. Some people are uninsured because of that. That's OK with us,'" Dr. Sommers said.

“Instead,” he added, “they are scrambling to find some sort of policy proposal that makes it sound like they’re doing something.”

The expiring subsidies are tax credits that were first enacted in 2021 as part of a pandemic relief plan. Since their introduction, the number of people insured through the program known as Obamacare has [more than doubled](#) from about 11 to [more than 24 million](#), according to KFF, a nonpartisan health policy research group.

The subsidies are broadly popular with consumers. A poll [released on Thursday by KFF](#) found that 84 percent of Obamacare enrollees — including nearly all Democrats and about seven in 10 Republicans — say Congress should extend the tax credits. [KFF estimates](#) that if the subsidies expire, premiums will rise by 114 percent.

The subsidies were the central issue during the recent government shutdown. Republicans refused to extend them, and Democrats in turn refused to fund the government. Federal agencies were shuttered for 43 days — until some Democrats broke with their party to allow the government to reopen based in part on a promise from Republicans that they would get a Senate vote on extending the subsidies.

Democrats and supporters of the Affordable Care Act say there is an easy solution to helping people keep their coverage: Republicans can vote with them to extend the tax credits. Some G.O.P. lawmakers, [particularly moderates and those facing the toughest re-election races](#), have been negotiating with Democrats on [a compromise plan to do so](#). But so far, the proposals do not appear to have enough support. Senator Bernie Sanders, the Vermont independent and ranking member of the health committee, noted at this week’s hearing that the situation had left Republicans in a bind with no time to spare. Mr. Sanders has long championed a single-payer government-run health plan, Medicare for All, that is anathema to Republicans.

“The reason for this hearing, to be frank, is my Republican friends understand they’ve got a political problem,” he said, adding, “Yes, our current system is broken. Yes, we need to create a new system. But unfortunately, we aren’t going to do it in two weeks.”

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