

Broken Promises: Paying More and Getting Less for Health Care

Health care costs in the U.S. are skyrocketing. President Trump declared Americans would get “much better health care at a much lower price”, but the truth is Americans across the board are staring down higher premiums and deductibles, climbing drug prices and worsening health coverage. The fact is Trump and Republicans have used their majorities in Congress to make the deepest health care cuts in American history, ripping away health care from families at a time when patients are already struggling to afford what they need. Republicans are advancing a reckless campaign to make insurance harder to get and upend the progress made to lower drug prices for American seniors and families by writing new loopholes and cutting deals with big drug companies. The ultimate result: **Millions of Americans are paying more and getting less for health care.**

Despite all of Trump’s promises, Republicans chose to decimate Americans’ health care system when they took control of Congress and the White House. In the so-called “Big, Beautiful Bill” Trump imposed the largest-ever cut to Medicaid and the Affordable Care Act (ACA), gutting access to care for our nation’s children, seniors, small businesses, and working families and closing rural hospitals, clinics, and nursing homes across the nation, with more teetering on the edge of financial collapse. Trump and Republicans prioritized tax cuts for billionaires and wealthy corporations over extending the ACA enhanced premium tax credits, cutting off millions of Americans’ access to affordable health care and forcing millions more to pay higher premiums and higher deductibles. At the same time, Trump has fired tens of thousands of health care workers at the U.S. Department of Health and Human Services (HHS) and stoked the resurgence of preventable infectious diseases—risking children’s lives—through an aggressive campaign against vaccination.

It doesn’t have to be this way. Democrats enacted historic tax credits for people who buy their own insurance and gave Medicare the authority to negotiate drugs for the first time. Democrats stood up to the pharmaceutical industry and made sure Medicare would finally be allowed to negotiate drug prices, while capping insulin costs and out-of-pocket drug costs for seniors. All of this without a single Republican vote. We can and must do more to lower health care costs for American families, but we should be building on these tools, not cutting programs that working families rely on.

Trump likes to pretend he is fighting for the little guy to lower costs, but his record on prescription drug costs proves otherwise. These are broken promises. First, Republicans enacted legislation to allow drugmakers to evade Medicare negotiation, padding their profits and raising prices for American families on high-cost, life-saving cancer medications. Next, Trump touted his handshake deals with pharmaceutical companies to lower costs; upon inspection, these so-called “deals” will do nothing to lower patients’ drug costs. In fact, Trump agreed to protect manufacturers from his blunt use of tariffs—all for a press release. Finally, he unveiled his TrumpRx website, which experts say promotes drugs that consumers can easily get cheaper versions of elsewhere.

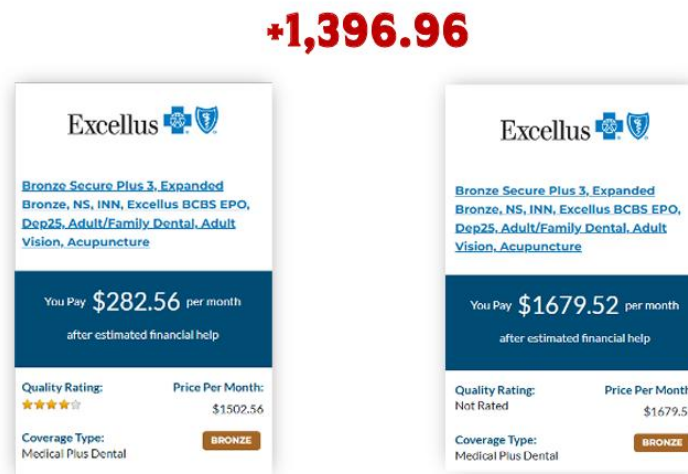
All the while, Trump and Republicans repeatedly deceive the American people, claiming to be interested in lowering health care costs and holding bad actors accountable. The plain truth is that their policies make it harder for people to get insurance and force millions of hardworking Americans to **pay more and get less.**

Researchers found that the Republican health care cuts will result in **1.2 million missed lung, breast, and colorectal cancer screenings within two years**. Americans across the country will be sicker because the Republican bill has made it even harder to get necessary health care. Republican policies also targeted Planned Parenthood, [forcing 23 clinics to close](#), mainly in underserved areas. This backdoor abortion ban means clinics are closing in states where abortion is legally protected, due to lack of funding and administrative hurdles. The targeted attack on Planned Parenthood not only threatens reproductive care for all, but it will make it harder for Americans to access affordable preventive and primary care in their community, meaning people will stay sick for longer and face bigger bills when they are able to get in to see a doctor.

Republican policies threaten people who rely on the ACA

Trump and Republicans refused to extend the Affordable Care Act enhanced premium tax credits. As a result, over 24 million Americans who get their health insurance through the Affordable Care Act (ACA) are now seeing their premiums skyrocket and families are facing the largest price hike in history. Premiums for ACA Marketplace plans went up by over 25 percent, on average. Put in context, that means a middle income 60-year-old couple saw their ACA marketplace premiums increase by over \$20,000 annually – a price shock these Americans can't afford.

American families across the country were forced to decide whether they can absorb this new monthly cost, facing monthly increases like the family below in New York. By allowing the tax credits to expire, Republicans have forced millions to forgo health insurance entirely, **as 1.4 million people already have this year**, go to a lower quality plan, or cut back in other areas like groceries or retirement savings. [One in seven people](#) who signed up for Affordable Care Act plans this year will end up losing coverage after they failed to pay when premiums skyrocketed.



Democrats pushed Republicans to extend the ACA tax credits before their expiration at the end of 2025. [According to KFF](#), 8 in 10 Americans said they wanted Congress to extend these tax credits before expiration, including nearly 60% of Republicans. Despite this overwhelming public support, Republicans refused to include an extension of the ACA tax credits in their tax bill in July 2025, and

they rejected 14 Democratic attempts in the Senate to extend the credits before expiration on December 31, 2025.

Now millions of hardworking families across the country are buckling under the weight of exploding health care costs or choosing to go uninsured all together. The crisis is particularly acute for millions of small business owners and employees, older Americans, and farmers and ranchers who are now without access to affordable health insurance. Early data from this year's sign up period also shows [more people selecting plans that cover less](#) – meaning they face higher out-of-pocket costs and are less likely to seek medical care when they are sick or injured.



The Trump administration has also taken administrative actions that will worsen ACA coverage by making it harder for people to sign up and allowing insurers to offer worse quality plans while charging more. Through two ill-conceived marketplace rules, the Administration will raise premiums for working families by nearly \$3 billion and saddle consumers and states with an estimated 15 million hours of new administrative burdens. The rules will leave families exposed to higher out-of-pocket costs, put new re-enrollment fees on low-income workers, shorten annual open enrollment, and limit special enrollment periods.

While a federal judge has currently blocked implementation of some of these harmful policies, the Trump administration has doubled down by letting insurers further increase deductibles, cut providers from their networks, and empower for-profit middlemen. Moreover, the Administration proposed more policies via rulemaking that would make it easier for insurers to raise out-of-pocket costs, sell new kinds of junk insurance coverage, increase working families' deductibles, cover fewer services, and kick more providers out of network.

Trump's own Centers for Medicare & Medicaid Services has detailed how Americans will suffer because of these changes: kicking an additional 2 million people off coverage, raising out of pocket caps, and driving people into worse coverage that won't be there for them when they need it most.

Republican policies mean people with job-based insurance face higher costs

Despite Republican promises to lower health care costs for everyone, employers and people with health insurance through their jobs are similarly seeing costs skyrocket. This year, employer-provided health care costs are going up *by the largest amount since 2010*, before the Affordable Care Act went into effect. Nearly 180 million people with employment-based coverage could potentially see an annual increase in their coverage costs of up to \$485 for individuals and over \$900 for families. [Recent surveys](#) have also found that more workers are enrolled in high-deductible

health plans, leaving them exposed to high out-of-pocket costs. Employer surveys also show worry about the [growing burden of health care costs](#), and [may also consider pushing more cost on to employees](#) by increasing deductibles or other cost-sharing expenses.

Trump's policies won't bring down drug costs for most Americans

In December 2025, Trump touted his pricing deals with 14 drugmakers as “[the greatest victory for patient affordability in the history of American health care, by far.](#)”

Despite this grand proclamation, it is another example of a broken promise from Trump to lower health care costs. The agreements that Trump has reached with (now 16) manufacturers will do nothing to impact the cost of drugs that most Americans pay for at the pharmacy counter. These agreements have also done little to rein in drugmakers who continue to raise prices. In fact, brand name pharmaceutical companies increased prices on [872](#) prescription drugs at the start of the year, and these [16 companies have raised the prices of 337 drugs](#) since January 2025.

Republicans continue to champion loopholes that allow drugmakers to evade the real accountability mechanisms created by the Inflation Reduction Act under Biden and Democrats. The One Big Ugly Bill blocks or delays Medicare drug price negotiation for certain blockbuster cancer drugs, including top-selling cancer drugs in the world. Many of these drugs would have been selected for price negotiation this year had Republicans not delayed these negotiations to line Big Pharma's pockets. As a result, seniors on Medicare will have to pay more for their cancer drugs.

While Trump has touted the recent launch of TrumpRx, it is not expected to lower drug costs, and many of the drugs have [less costly options that are already available elsewhere](#). Instead, the website steers patients away from using insurance by requiring cash pay. Directing patients to more costly options through partnerships with drug manufacturers means Americans will pay more and get less.

Republican policies threaten health care affordability and access for all while benefiting wealthy corporations

[Nearly half of U.S. adults find it difficult to afford health care](#), with uninsured individuals and those with lower incomes facing the most significant challenges, and the cost of health care is consistently the [top worry for Americans](#). Republican policies have and will continue to raise health care costs for millions, bringing the burden of medical debt to more Americans.

The problem of medical debt is widespread and expected to worsen. Nearly 100 million people, or [4 in 10 adults](#), have medical debt. While about 6% of American adults, or 14 million people, owe more than \$1,000 in medical debt, there are 11 million people who owe more than \$2,000 and 3

HEALTH NEWS

Drugmakers raised prices on hundreds of meds despite Trump deals, Senate Democrats report finds

The findings raise questions about whether the administration's "most favored nation" deals are having a meaningful impact on patients.

million people who owe more than \$10,000. American consumers had at least [\\$220 billion in unpaid medical bills](#) in 2024.

Democrats took the first step to protect Americans by removing medical debt from credit scores. The Trump administration chose not to defend these [federal regulations](#), and in October 2025, Trump’s Consumer Financial Protection Bureau [asserted that states](#) do not have the authority to regulate consumer credit reports. The Trump administration is attempting—beyond the limits of its legal authority—to prevent states from stepping in to protect individuals with medical debt from financial ruin.

[Third Way estimates](#) that Republican’s reconciliation bill will push 5 million people into medical debt and increase the total medical debt that Americans owe by \$44 billion—a 13% jump. Removing protections for medical debt on credit reporting will make it harder for people to secure loans or be approved for housing applications. The Trump administration continues to push policies that unwind Democratic progress to reduce the burden of medical debt and improve the financial security of American families.

Paying more, getting less: Republican broken promises for the American health care system

The facts are clear: The Republican “agenda” on health care is billionaires win and families lose. Trump and Republicans – despite countless promises to lower health care costs – continue to prioritize corporate interests over working families, causing millions of Americans to face higher health care costs, greater barriers to accessing care, and more exposure to medical debt. In other words, while the [Trump family](#) and [wealthy companies](#) continue to profit from the health agenda of this administration, working Americans are **paying more and getting less**.

Democrats will fight to lower health care costs for Americans and make it easier for people to navigate a complex system. Democrats are ready with solutions to bring down prescription drug costs, ensure access to high quality affordable coverage, stop families from going into bankruptcy from medical debt, and take on corporate greed. Democrats want a system that’s affordable, accessible, and easier to navigate, and will continue to work on solutions to make that a reality.