Judge Overturns Portions of RFK Jr.’s 2025 Obamacare Rule

Jun 12, 2026, 3:57 PM EDT

Lauren Clason
Health reporter

Summary by Bloomberg AI

- A federal judge in Maryland vacated major provisions of the Trump administration's 2025 rule on the Affordable Care Act exchanges.

- The judge concluded that Health and Human Services Secretary Robert F Kennedy, Jr and Centers for Medicare & Medicaid Services Administrator Mehmet Oz violated the Administrative Procedure Act and the ACA in finalizing certain provisions.

- The judge's decision may foreshadow how the court may view a similar challenge to the 2026 rule, which includes some of the same provisions that were vacated.

A federal judge in Maryland **vacated** major provisions of the Trump administration’s 2025 rule on the Affordable Care Act exchanges, foreshadowing how the court may view a similar challenge to the 2026 rule.

Judge Brendan A. Hurson of the US District Court for the District of Maryland granted partial summary judgment on Friday to Baltimore; Chicago; Columbus, Ohio; physician advocacy group Doctors for America; and small business network Main Street Alliance, saying the administration exceeded its authority in finalizing several changes to the Affordable Care Act marketplace.

Hurson previously placed an **injunction** on portions of the rule, which the administration is **appealing**.

Hurson concluded that Health and Human Services Secretary Robert F. Kennedy, Jr., and Centers for Medicare & Medicaid Services Administrator Mehmet Oz violated the Administrative Procedure Act and the ACA in finalizing a number of provisions because they lacked proper justification or were contrary to law.

That included the requirement that certain low-income enrollees pay a $5 fee, the granting of additional flexibility for insurers to decrease the dollar value of their plans, a requirement that enrollees pay any past insurance debts before enrolling in new coverage, heightened eligibility verifications, and a shortened open enrollment period.

“The agency cannot utilize its general rulemaking authority to override explicit statutory provisions,” Hurson wrote.

Hurson declined to overturn a provision changing how CMS calculates premiums and cost-sharing, which is likely to further increase costs for enrollees.

CMS finalized a number of the same provisions in the **2026 rule** it released in May, which the same plaintiffs are challenging again in the Maryland court. The ongoing feud underscores the continued volatility of the exchanges 12 years after the marketplace opened in 2014. Critics say the Trump administration is attempting to destroy the law’s consumer protections, while the administration argues it’s combating fraud and trying to lower costs.

The case is **City of Columbus v. Kennedy**, D. Md., No. 1:25-cv-02114, opinion issued 6/12/26.