
THE
TRUMP
VANCE

'CONCEPT'
ON HEALTH CARE

**A Plan to Rip Away Coverage from
People With Pre-Existing Conditions
and Raise Costs for Millions**

NEW REPORT

The Trump-Vance “Concept” On Health Care: A Plan to Rip Away Coverage from People With Preexisting Conditions and Raise Costs for Millions.


After nearly a decade of endlessly promising to reveal his health care plan, Donald Trump claims he only has “concepts of a plan.” The truth is he does have a plan—he just doesn’t want voters to know about it. His plan adds up to this: eliminating health insurance and raising costs for tens of millions of Americans, including those with preexisting conditions, seniors, small business owners, working families, pregnant women, and kids.

In an interview this month, JD Vance confirmed their plan and told us how they will get it done—starting by ripping away protections for people with preexisting conditions and bringing back high-risk pools for insurance that will skyrocket costs for people who need health care the most.

The Harris-Walz campaign is releasing a new report that analyzes Donald Trump and JD Vance’s “concept” of a plan for health care and assesses the consequences for Americans nationwide.

The Trump-Vance plan, aligned with Project 2025, has four concepts:

- Rip health insurance away from millions, including those with preexisting conditions, and raise out-of-pocket costs for millions more as they sabotage—and then terminate—the Affordable Care Act.
- Raise the costs of prescription drugs and health insurance.
- Cut Medicare and slash Medicaid.
- Ban abortion nationwide and rip away reproductive health care services.



Their plan’s message to Americans is:
You’re on your own.

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I.

**INDEPENDENT
ANALYSTS AGREE:**

Trump's Concepts
of a Plan Would Be
Catastrophic

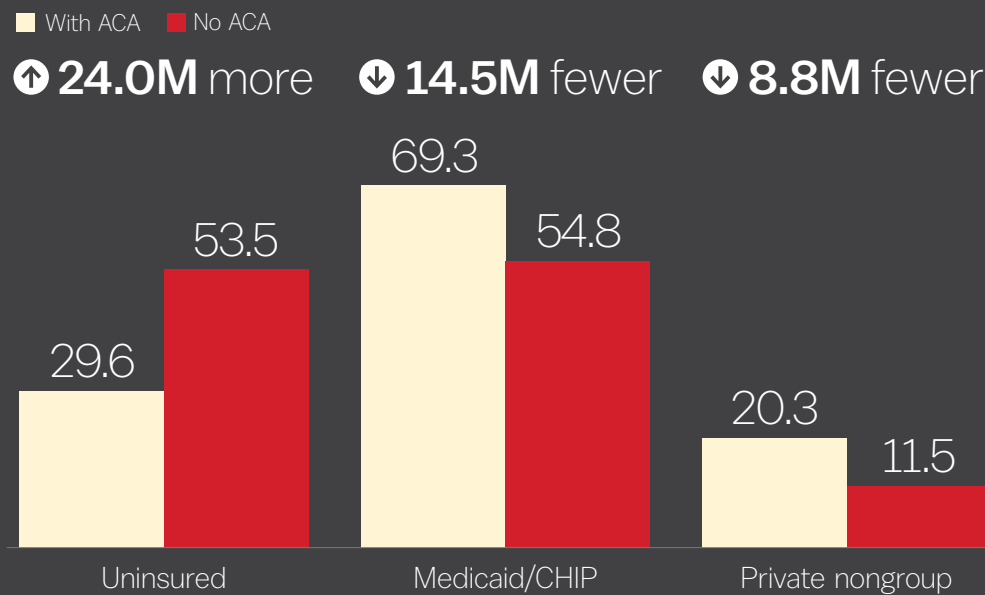
Experts **agree** that the Trump-Vance plan to separate Americans into different risk pools will hurt people with preexisting conditions. One conservative scholar remarked “this doesn’t make any sense” and that the result would be “a financially unsustainable system.”

- Nobel Laureate Paul Krugman **noted** that Trump’s concepts of a plan would “have the effect of denying health care to millions of Americans, particularly those who need it most.” He emphasized that Vance’s comments on health care showed “someone completely unaware of the history of health care economics and the reasons we ended up with the policies we have.”
- AARP **found** in Trump’s first year as President that a proposal similar to what has been proposed by Trump and Vance in this campaign would make health care unaffordable and inaccessible for millions of older Americans, and would increase out-of-pocket costs for some seniors by over \$16,000 a year.
- Washington Post columnist Catherine Rampell **stressed** that Trump’s “concepts of a plan” would “destroy the health-care system,” noting that: “When all the self-sorting is done, the insurance products left would probably look pretty cheap, but they’d cover basically nothing, and for no one.”

Experts Agree That Trump’s Repeal of the Affordable Care Act Would Be Devastating:

- The Urban Institute found that the number of uninsured would increase by **21 to 24 million** under a full repeal.
- The Center for American Progress **found** that, without the ACA, insurers could charge up to tens of thousands of dollars more for people with preexisting conditions—including \$4,270 more for asthma, \$17,060 more for having been pregnant, \$20,450 for substance abuse disorder, \$26,180 more for rheumatoid arthritis, and \$140,510 more for metastatic cancer.
- The Commonwealth Fund and the Milken Institute School of Public Health **found** that **3 million** jobs would be lost in the health care industry and throughout the economy if Trump repeals the Affordable Care Act.
- The American Hospital Association **noted** that a repeal of the ACA would have “likely catastrophic effects.” It would roll back coverage gains, leaving patients without access to everything from routine checkups to treatment for chronic illnesses.
- The Treasury Department **found** that repealing the ACA would be devastating for small business owners with preexisting conditions, because nearly one in five entrepreneurs and self employed workers—4.2 million people—get coverage through the ACA today.
- The Center on Budget and Policy Priorities, citing **data from the Urban Institute, finds** that Trump would increase the number of Hispanic Americans without coverage by 40% and the number of Black households without coverage by 85%.

FIGURE 1
HEALTH COVERAGE OF THE NONELDERLY IN 2021
Millions of people



CITATION: Holahan, John. "Repeal of the Affordable Care Act: Potential Effects on Coverage, Government Spending, and Provider Revenue," 7. Urban Institute. June 2024. <https://www.urban.org/sites/default/files/2024-06/Repeal%20of%20the%20Affordable%20Care%20Act.pdf>.

Experts Agree That Trump Has Proposed Deep Cuts to Medicare and Medicaid:

- The American Hospital Association [stated](#) that one of Trump's budget proposals "imposes arbitrary and blunt Medicare cuts to hospitals who care for the nation's most vulnerable. The impact on care for seniors would be devastating. Not to mention that massive reductions would drastically reduce resources critical to care for low-income Americans and cripple efforts to stave off the looming physician shortage. Hospitals are less and less able to cover the cost of care for Medicare patients, it is no time to gut Medicare."
- The Congressional Budget Office and Joint Committee on Taxation [found](#) that Trump's FY20 budget proposal would cut federal support for health care—including Medicare, Medicaid, and the Affordable Care Act—by \$1.5 trillion over the coming decade.
- Vox Media [reports](#): "Trump said he wouldn't cut Medicaid, Social Security, and Medicare. His 2020 budget cuts all 3."
- The Kaiser Family Foundation [noted](#) that: "Trump's past proposals would certainly have made the ACA less expensive for the federal government, but with the trade-off of higher out-of-pocket premiums for people, more uninsured, and higher spending and greater risk for states."

TABLE 1**INCREASES IN PREMIUMS FOR 60-YEAR-OLDS
IF ACA REPEALED IN 2020**

STATE	Current Law Premiums (after ACA Tax Credits)	Premiums if ACA Repealed* (with no Tax Credits)	Maximum Increase in Premiums
ALABAMA	\$1,608	\$13,723	\$12,115
ALASKA	\$1,140	\$28,126	\$26,986
ARIZONA	\$1,608	\$18,365	\$16,757
ARKANSAS	\$1,608	\$9,064	\$7,457
CALIFORNIA	\$1,608	\$12,685	\$11,078
COLORADO	\$1,608	\$12,518	\$10,910
CONNECTICUT	\$1,608	\$12,783	\$11,175
DELAWARE	\$1,608	\$12,720	\$11,113
DISTR. OF COLUMBIA	\$1,608	\$9,070	\$7,463
FLORIDA	\$1,608	\$11,668	\$10,060
GEORGIA	\$1,608	\$12,178	\$10,571
HAWAII	\$1,308	\$10,410	\$9,102
IDAHO	\$1,608	\$10,792	\$9,185
ILLINOIS	\$1,608	\$13,385	\$11,777
INDIANA	\$1,608	\$8,493	\$6,886
IOWA	\$1,608	\$12,827	\$11,219
KANSAS	\$1,608	\$11,262	\$9,654
KENTUCKY	\$1,608	\$9,502	\$7,895
LOUISIANA	\$1,608	\$13,089	\$11,481
MAINE	\$1,608	\$12,011	\$10,404
MARYLAND	\$1,608	\$9,471	\$7,864
MASSACHUSETTS	\$1,608	\$6,103	\$4,495
MICHIGAN	\$1,608	\$9,780	\$8,173
MINNESOTA**	\$1,608	\$13,993	\$12,386
MISSISSIPPI	\$1,608	\$9,651	\$8,044
MISSOURI	\$1,608	\$13,258	\$11,651
MONTANA	\$1,608	\$14,241	\$12,633
NEBRASKA	\$1,608	\$17,519	\$15,912
NEVADA	\$1,608	\$12,625	\$11,018
NEW HAMPSHIRE	\$1,608	\$8,020	\$6,413
NEW JERSEY	\$1,608	\$10,513	\$8,906
NEW MEXICO	\$1,608	\$9,075	\$7,467
NEW YORK**	\$1,608	\$6,373	\$4,766
NORTH CAROLINA	\$1,608	\$16,654	\$15,046
NORTH DAKOTA	\$1,608	\$10,809	\$9,202
OHIO	\$1,608	\$9,693	\$8,085
OKLAHOMA	\$1,608	\$16,124	\$14,517
OREGON	\$1,608	\$12,033	\$10,426
PENNSYLVANIA	\$1,608	\$11,410	\$9,802
RHODE ISLAND	\$1,608	\$7,840	\$6,233
SOUTH CAROLINA	\$1,608	\$11,727	\$10,119
SOUTH DAKOTA	\$1,608	\$13,786	\$12,179
TENNESSEE	\$1,608	\$15,735	\$14,127
TEXAS	\$1,608	\$12,284	\$10,676
UTAH	\$1,608	\$10,367	\$8,760
VERMONT	\$1,608	\$6,950	\$5,343
VIRGINIA	\$1,608	\$9,992	\$8,384
WASHINGTON	\$1,608	\$7,281	\$5,673
WEST VIRGINIA	\$1,608	\$14,218	\$12,610
WISCONSIN	\$1,608	\$11,228	\$9,621
WYOMING	\$1,608	\$15,231	\$13,623
NATIONAL	\$1,608	\$12,180	\$10,572

* States are not required to use the market-based state block grants to reduce premiums.

** For Minnesota and New York, estimates reflect premium increase for a 60-year-old with income just over \$25,000.

For incomes below that level, Minnesota and New York provide coverage through the Basic Health Plan, which would be eliminated under the bill.

Calculations by AARP Public Policy Institute.

Based on Kaiser Family Foundation projections of 2020 ACA premiums for 60 year-olds, accessible at: <http://kaiserf.am/2vXpvdE>. Statespecific premiums are the average across all counties in the state. The national premium is the average across all counties. For person to keep their current coverage.

CITATION: Walker, L. "Graham-Cassidy Legislation Threatens Affordable Coverage for Older Americans" AARP September 2017. <https://www.aarp.org/content/dam/aarp/ppi/2017/09/graham-cassidy-legislation-threatens-affordable-coverage-for-older-americans.pdf>.

That is why health care professionals have overwhelmingly endorsed Vice President Harris and Governor Walz, including the National Union of Health Care Workers and the National Nurses Union:

- A group of almost 50 former leaders of national health care and delivery organizations [warned](#) of Trump’s threat to public health. They note: “The price of health care for American families under Trump would skyrocket, while millions would lose access to health care altogether. While his specific policies are at best ambiguous, his track record and his words make clear the damage he would do.”
- A coalition of 500 health care professionals [endorsed](#) Vice President Harris and Governor Walz noting that we cannot “go back to a time when seniors rationed their insulin because they couldn’t afford it.”
- Scientific American, for only the second time in the magazine’s 179-year history, [has endorsed](#) a presidential candidate—Vice President Harris. Noting that Donald Trump would endanger “public health and safety” and stressing that he “rejects evidence, preferring instead nonsensical conspiracy fantasies.”



PHOTO BY LUIS MELENDEZ ON UNSPLASH

II.

TRUMP AND VANCE WILL:

Rip Health Insurance Away From Millions, Including Those With Preexisting Conditions, and Raise Out-of-Pocket Costs for Millions More as They Sabotage—and Then Terminate—the Affordable Care Act

ALTHOUGH DONALD TRUMP CLAIMS to only have the concept of a health care plan, we know exactly what he will do if he's given another chance: he will terminate the Affordable Care Act (ACA), rip health insurance away from millions of Americans, and endanger millions of individuals with preexisting conditions.

He has tried to do it before. As President, he worked tirelessly to sabotage and defund the ACA through executive action, Congress, and the courts—shifting costs and burdens onto the backs of those least able to carry them.

And now, he and running mate JD Vance have said plainly that, if given the opportunity, they'll double down. Just recently, Vance said that if he and Trump are in office, they'll let insurance companies kick high-risk individuals—the sickest and most vulnerable Americans—out of affordable health plans, and instead divert them into insurance pools all on their own—a move that will raise costs for the people least able to cover them. In fact, he said protections for Americans with preexisting conditions that enable them to pay the same price for affordable care as other Americans was the “the biggest and most important thing that we have to change.” Couple that with their repeated promise that they would terminate the Affordable Care Act, and Americans are left with the “concepts” of a plan that would leave them less healthy, less insured, and less secure than they are today.

And if Trump gets a second term, those who stopped him the first time may not be able to do so again. He will be surrounded by loyalists to execute his agenda, and he has now appointed judges who are increasingly comfortable with issuing extreme decisions, including overturning the right to choose and putting IVF at risk. If voters do not reject the Trump-Vance plan at the ballot box, Trump and Vance will turn their vision into law.

A.
**TRUMP WILL SABOTAGE AND DEFUND
 THE AFFORDABLE CARE ACT**

FIGURE 2

**BREAKING:
 Federal Court Rules Trump Administration Undermined
 ACA, Strikes Down Four Trump-Era ACA Policies**

A federal court in Baltimore ruled that the Trump administration unlawfully undermined the Affordable Care Act (ACA) and struck down four provisions of a Trump administration regulation that distorted the ACA's requirements and undercut its success in providing affordable, high-quality health insurance to millions of Americans.

CITATION Democracy Forward. "BREAKING: Federal Court Rules Trump Administration Undermined ACA, Strikes Down Four Trump-Era ACA Policies." March 5, 2021. <https://democracyforward.org/updates/federal-court-rules-trump-admin-undermined-aca-strikes-down-four-trump-era-policies/>.

*Vance called protections
 for Americans with
 preexisting conditions
 that enable them to
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 affordable care as other
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 and most important thing
 that we have to change”*

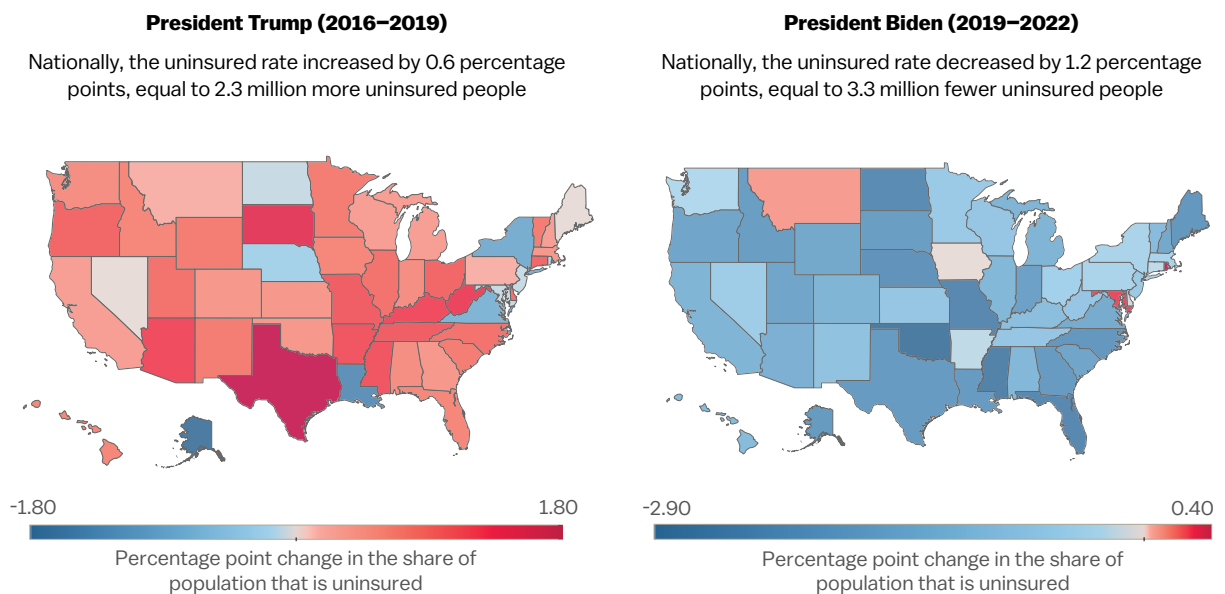
Trump is going to start sabotaging the ACA on Day 1 by suffocating it, on his way to fully terminating it. Donald Trump’s first executive order was to dismantle the ACA “to the maximum extent permitted by law.” His administration then got to work and—without the support of Congress—crippled critical health care infrastructure to intentionally make the ACA less effective. His efforts worked: research has shown that between 2017 and 2019, the number of Americans without health insurance soared by roughly 2.3 million, a loss

of health coverage that may have led to as many as 25,180 deaths. He did this by implementing a number of targeted policies to sabotage key aspects of the ACA, “deliberately trying to make the Act fail,” as a number of American cities argued in a lawsuit against Trump on these very policies.

FIGURE 3

DURING TRUMP’S FIRST THREE YEARS, THE SHARE OF THE POPULATION WITHOUT HEALTH INSURANCE INCREASED IN 39 STATES

During the first two years of the Biden-Harris Administration, just two states saw increases



CITATION: Lindenfeld, Jeremy. "U.S. residents without health insurance rose by 2M under Trump, fell by 3M under Biden." Wisconsin Examiner. September 9, 2024. <https://wisconsinexaminer.com/2024/09/09/u-s-residents-without-health-insurance-rose-by-2m-under-trump-fell-by-3m-under-biden/>.

FIGURE 4

**CITIES SUE TRUMP FOR SABOTAGING THE ACA—
COLUMBUS ET AL. V. TRUMP PLAINTIFFS' BRIEF**

I. Having failed to persuade Congress to repeal the Affordable Care Act, President Trump and his Administration are waging a relentless campaign to sabotage and, ultimately, to nullify the law. President Trump has repeatedly admitted as much: because Congress rejected his demand to have "Obamacare repealed," he has said, he decided "to go a different route" and "end[] Obamacare" through his own actions. To that end, President Trump and his Administration are deliberately trying to make the Act fail. They are discouraging Americans from enrolling in comprehensive plans that protect them against debilitating medical expenses. They are working to raise prices and reduce choices for Americans seeking insurance in the Act's exchanges. And they are misappropriating funds Congress allocated to support the Act, instead using those funds to attack it. The Trump Administration's strategy: to deceptively shift the blame from their own actions to the Act itself. Their objective: to pressure Congress to repeal the Act or, if that fails, to achieve de facto repeal through executive action alone. The Administration's actions are unlawful.

CITATION: Democracy Forward. "BREAKING: Federal Court Rules Trump Administration Undermined ACA, Strikes Down Four Trump-Era ACA Policies." March 5, 2021. <https://democracyforward.org/updates/federal-court-rules-trump-admin-undermined-aca-strikes-down-four-trump-era-policies/>.

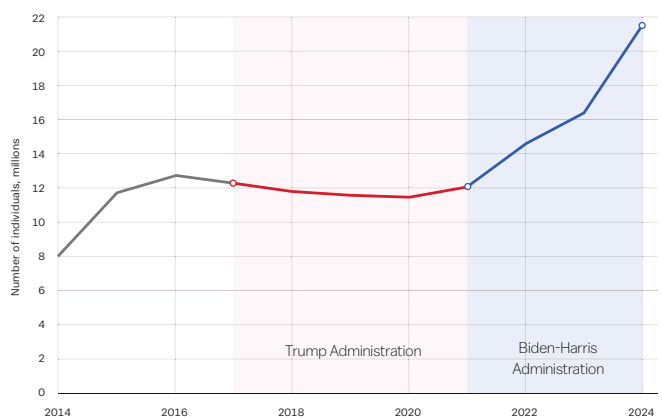
For example, the ACA requires that insurers listed on the exchanges provide certain basic health services while still offering a price that most consumers can afford. These requirements ensure that individuals with greater health needs, such as those with preexisting conditions, can get the same quality coverage on the exchanges as their healthier counterparts. Trump intentionally undermined this aspect of the ACA by [sabotaging the market](#). He allowed insurance companies to sell lower-quality insurance, or "junk insurance," that did not cover preexisting conditions and did not offer comprehensive financial protection from major medical bills. Encouraging healthier Americans to buy those weak plans instead of keeping coverage from an ACA plan put pressure on ACA-compliant insurers who—because they were committed to honoring the law's requirement to treat people with preexisting conditions fairly—had to cover the less healthy enrollees left behind who were not eligible for Trump's plans.

Unfortunately, these are just a few of the many ways Trump sabotaged the ACA even as he pursued a formal repeal. And as he was doing all of this, he pressed his case to undercut the law in the courts. In fact, his Administration [filed](#) a brief asking a federal judge to overturn the ACA's requirement that people with preexisting conditions can get health coverage at the same prices as everybody else—though they asked the court not to rule in their favor until after midterm elections. If Trump is given a second term, he has said that voters can expect more of the same policies that would undermine and underfund the ACA from day one.

The people who will benefit the most from Trump's plan to increase costs and rip health insurance for the middle class are billionaires who will get an average tax cut of \$3.5 million every year.

FIGURE 5

NUMBER OF INDIVIDUALS WHO SELECTED AN ACA MARKETPLACE PLAN, 2014-2018



CITATION: KFF. "Marketplace Enrollment, 2014-2024." <https://www.kff.org/affordable-care-act/state-indicator/marketplace-enrollment/?activeTab=graph¤tTimeframe=0&startTimeframe=10&selectedRows=%7B%22wrapups%22:%7B%22united-states%22:%7B%7D%7D%7D&sortModel=%7B%22colld%22:%7D%22location%22:%7D%22sort%22:%7D%22asc%22%7D>.

N.b. Presidential administration information added by authors of this report.

B.

TRUMP WILL PUSH CONGRESS TO REPEAL THE AFFORDABLE CARE ACT AND REPLACE IT WITH MUCH WORSE

Trump and JD Vance will not stop at trying to sabotage the ACA from the White House—they will push Congress to repeal the ACA outright and replace it with the “concepts” of a plan to rip health insurance away from millions and raise costs. Trump has said it and put it in writing many times. Just last year, Donald Trump called on his Republican allies in Congress to “never give up” on their efforts to [“terminate” the law](#)—which will leave tens of millions uninsured.

Just last year, Donald Trump called on his Republican allies in Congress to “never give up” on their efforts to “terminate” the law—which will leave tens of millions uninsured.

Trump’s threats to repeal the ACA are not just bluster—he has tried this before. In 2017, Trump made good on his campaign promise to [force a vote](#) in Congress on repealing the Act. And he got close to succeeding. His Republican allies in the House actually [successfully passed](#) a law repealing the ACA—and Trump celebrated with them at the White House after. If it were not for [three Republicans](#), including the late Senator John McCain, the law would have passed the Senate. We know that if Trump has the benefit of a Republican Congress, he will try

again, and this time he may very well get what he wants—a full repeal of the ACA.

Trump’s budget requests to Congress also give us a glimpse into what he would try to achieve if the legislature let him have his way. For example, his [FY2020 budget request](#) set forth in clear terms exactly what he wanted for the ACA. It would have repealed the ACA’s premium subsidies and ended Medicaid expansion, replacing both with subpar block grants to states. It would have also capped federal Medicaid spending and reduced total federal spending on the ACA and Medicaid by over \$1 trillion over the following decade, crippling the ACA and the American health care system.

Americans do not have to guess what Trump and JD Vance will put in place of the ACA this time around, because Vance recently told us exactly what they have in mind. [According to him](#), healthier Americans are going to have the benefit of “a different health care” plan than someone with a “chronic condition.” This, in his words, will “allow people with similar health situations to be in the same risk pools”—which just means that, if you get really sick or even pregnant, you will have to pay a lot more money for health care because you can no longer get health insurance at the same price. In other words, health insurers will go back to discriminating on the basis of how healthy or unhealthy you are. This discrimination against people based on preexisting conditions by putting them into a different risk pool is—in Vance’s view—the “biggest and most important thing that we have to change.”

And, it does not just put people with preexisting conditions at risk—it puts everyone at risk. We do not know if we'll get diagnosed with diabetes or cancer or whether our kid will have asthma, but if those things happen, health insurance is supposed to be there to cover the bills to get healthy again.

This health care plan could do life-changing harm to tens of millions of Americans. Older Americans' premiums would soar just when they need health care the most. Pregnant women—or women who may become pregnant—may have to buy separate and much more expensive insurance. People with preexisting conditions like diabetes and cancer would see their premiums skyrocket and, in many cases, lose their coverage altogether.

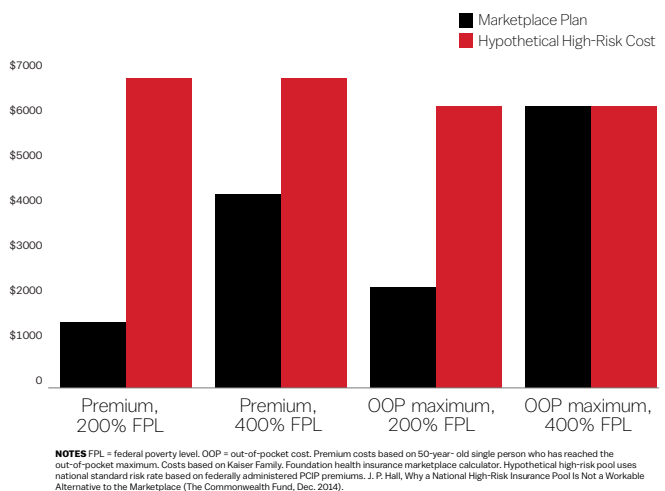
Vance's "risk pool" concept is not new. Prior to the ACA's passage—and the reforms that made it illegal to discriminate against individuals with preexisting conditions—35 states had what were known as "high-risk" pools. To cover higher costs, insurers charged less healthy enrollees higher premiums and high deductibles, while providing limited coverage. Even with those cost constraints, their net losses were **\$1.2 billion** in 2011. One [analysis](#) concluded that for people with preexisting conditions, these "expensive, poor quality" risk pools "left millions of people out, the coverage was unaffordable and inadequate, and they were not cost-effective."

The high-risk pool in Wisconsin—one of the largest in the country—featured [premiums as high as 200% of the average premium](#) that others paid on the market and women paying more than men. Indeed, premiums in Wisconsin's high-risk pool were likely lower than they would be under Trump and Vance's plan, because that program also covered individuals who recently lost employer health coverage but did not have a preexisting condition. [Experts reported](#) that limited benefits and high costs associated with coverage from Wisconsin's high-risk pool resulted in poor health outcomes and delayed or foregone care for enrollees. Many Wisconsinites accrued medical debt despite having insurance. Moreover, high-risk pools were often underfunded and poorly managed: most people enrolled in North Carolina's high-risk pool had to wait at least twelve months before they could get coverage for those conditions. As for affordability, one analysis found that some people in North Carolina would have to pay a [third of their income](#) just on premiums—before even getting to other expenses.

What's more, Black and Latino Americans—who are far more likely to be diagnosed with preexisting conditions—face the greatest risk of being put in these high-risk pools, where they will pay more and receive lower quality care. [Nearly 25% of African Americans and almost 20% of Hispanic Americans](#) have been diagnosed with pre existing conditions.

Vance is not presenting anything new: he is just peddling another destructive idea that made millions worse off.

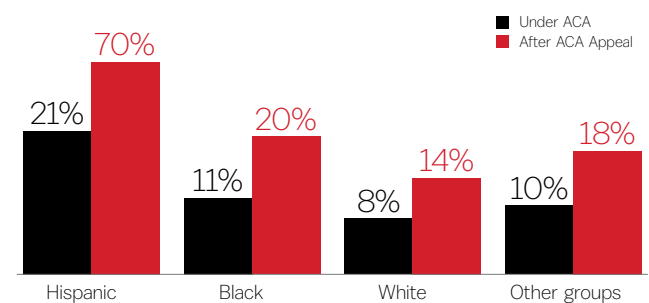
FIGURE 7
PREMIUMS AND OUT-OF-POCKET MAXIMUMS ARE THOUSANDS OF DOLLARS MORE IN A HIGH RISK POOL COMPARED TO AN ACA PLAN



CITATION: Protect Our Care. "FACTCHECK: High Risk Pools Result in High Costs and Coverage Restrictions for People with Pre existing Conditions." October 15, 2024. <https://www.protectourcare.org/factcheck-high-risk-pools-result-in-high-costs-and-coverage-restrictions-for-people-with-pre-existing-conditions/>.

FIGURE 8
ACA REPEAL WOULD CAUSE ESPECIALLY LARGE COVERAGE LOSSES AMONG BLACK AND HISPANIC PEOPLE

Uninsured rate among non-elderly people, based on pre-COVID-19 projections



CITATION: Center on Budget and Policy Priorities. "ACA Repeal Would Cause Especially Large Coverage Losses Among Black and Hispanic People." <https://www.cbpp.org/aca-repeal-would-cause-especially-large-coverage-losses-among-black-and-hispanic-people>.

C.

WHAT THE TRUMP-VANCE ACA REPEAL PLAN MEANS FOR AMERICANS

Since the passage of the Affordable Care Act, the uninsured rate in America has been [cut in half](#)—and under Vice President Harris' leadership, a record high of 92% of Americans are now insured. Trump and Vance's plan to repeal and replace the ACA would destroy that progress, leaving millions without health insurance, critical preventative care, and necessary mental health and substance abuse treatment.

First, if Trump and Vance are successful in repealing the ACA, tens of millions will lose health care coverage. According to the federal government, [45 million](#) people are enrolled in ACA coverage and Medicaid expansion—which Trump and Vance want to rip away. Studies suggest that even after some of those who would lose coverage scramble to find an (often less generous and more expensive) replacement, a repeal would culminate in between [21 million and 24 million](#) more uninsured Americans, nearly doubling the number of uninsured individuals.

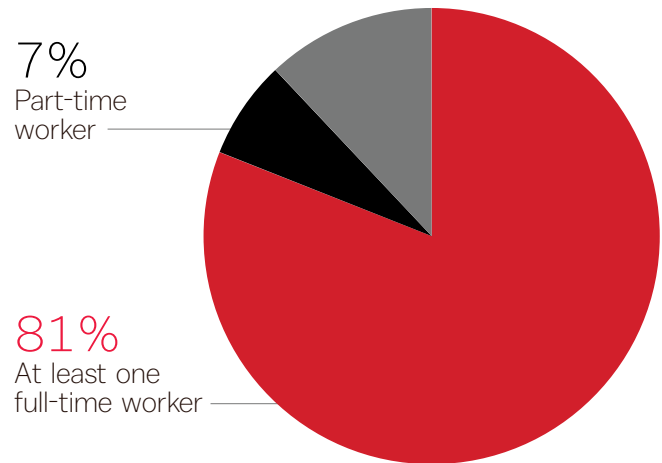
And individuals with preexisting conditions would suffer the most. Over [100 million](#) Americans with preexisting conditions could be denied or charged more for coverage—bringing us back to the days in which people with preexisting conditions had to fend for themselves. Asthma, opioid use disorder, and even pregnancy could become preexisting conditions that insurance companies could use to deny coverage. [One estimate](#) found that individuals with diabetes could have to pay about \$5,600 more per year in premiums for treatment, pregnant women could have to pay \$17,320 more per year, and those receiving metastatic cancer care could pay an additional \$142,650 in premiums. For most Americans, such expenses would be ruinously unaffordable. Americans who lose a job and have a preexisting condition, or have a spouse or a child with a preexisting condition, may be uninsurable on the private insurance market or face astronomical prices. These changes would be especially devastating for the [tens of millions](#) of Americans living with a disability.

If Trump and Vance have their way, insurers will also no longer be required to cover necessary preventative care. This means that [150 million people](#) will no longer be guaranteed annual check-ups, free cancer screenings, cholesterol tests, and other preventive care. And their plan will take away guaranteed health care screenings and treatment from half the children in America. For seniors with Medicare, [52 million](#) will lose access to free vaccines for conditions like shingles and pneumonia.

Repealing the ACA would also stifle American entrepreneurship and innovation. [Studies show that potential entrepreneurs](#)

FIGURE 9

NEARLY ALL CHILDREN LOSING COVERAGE FROM ACA REPEAL ARE IN WORKING FAMILIES



CITATION: Straw, Tara. "Repealing ACA Would More Than Double Children's Uninsured Rate." Center on Budget and Policy Priorities." December 22, 2016. <https://www.cbpp.org/blog/repealing-aca-would-more-than-double-childrens-uninsured-rate>.

often stay in their current jobs because they fear losing their employer-provided health insurance and being unable to afford alternative coverage. Reliable and affordable health insurance gives individuals the peace of mind to pursue their dreams in business. Trump and Vance's plan to [strip millions of affordable health care coverage](#) would stop budding small business owners—who may have the idea for the next big technological or commercial development—from taking the leap of faith to start a new business.

Finally, millions who currently rely on mental health and substance abuse care would risk losing coverage altogether. If Trump and his allies in Congress have their way, [34 million children](#) would be at risk of losing guaranteed access to mental health care, and [1.3 million people](#) with serious mental illness could lose coverage if the ACA were repealed. The impact would extend to substance use disorders, with up to [800,000](#) people with opioid use disorder at risk of losing access to treatment. One study found that the expansion of Medicaid reduced the unmet demand for substance use treatment by [18.3%](#)—making any reversal devastating to the people who need treatment.

The people who will benefit the most from Trump's plan to increase costs and rip health insurance for the middle class are billionaires, who will get an average [tax cut](#) of \$3.5 million every year. Every decision Trump makes is to help himself or his wealthy friends and this one is no different.

THE DEPARTMENT OF HEALTH AND HUMAN SERVICES conducted a study called “At Risk: Pre Existing Conditions Could Affect 1 in 2 Americans: 129 Million People Could Be Denied Affordable Coverage Without Health Reform.” The report looked at “the number of Americans gaining protections from discrimination based on pre existing conditions under the Affordable Care Act” and detailed pre existing conditions protected by the Affordable Care Act, which are listed below. The report “identified conditions reported by five or more of the 19 pre-Affordable Care Act state high-risk pools as indicating automatic eligibility for enrollment in the pool.” and found individuals with these conditions were “unlikely to be insurable.”

This list included the following conditions:

- | | |
|--|--|
| 1. Acquired immune deficiency syndrome (AIDS) | 37. Kidney failure, kidney disease, and kidney disease with dialysis |
| 2. Alcohol and drug abuse | 38. Lead poisoning with cerebral involvement |
| 3. Alzheimer’s disease | 39. Leukemia |
| 4. Angina pectoris (ever diagnosed) | 40. Lou Gehrig’s disease/ amyotrophic lateral sclerosis (ALS) |
| 5. Anorexia nervosa | 41. Lupus erythematosus, disseminate, and lupus |
| 6. Aortic aneurysm | 42. Malignant tumors |
| 7. Aplastic anemia | 43. Major organ transplant |
| 8. Arteriosclerosis | 44. Motor or sensory aphasia |
| 9. Artificial heart valve or heart valve replacement | 45. Multiple or disseminated sclerosis |
| 10. Ascites | 46. Muscular atrophy or dystrophy |
| 11. Brain tumor | 47. Myasthenia gravis |
| 12. Cancer, excluding skin (ever diagnosed) | 48. Myocardial infarction (ever diagnosed) |
| 13. Cancer (metastatic) | 49. Myotonia |
| 14. Cardiomyopathy/primary cardiomyopathy | 50. Other heart disease (ever diagnosed) |
| 15. Cerebral palsy/palsy | 51. Paraplegia or quadriplegia |
| 16. Chemical dependency | 52. Parkinson’s disease |
| 17. Chronic obstructive pulmonary disease (COPD) | 53. Peripheral arteriosclerosis |
| 18. Chronic pancreatitis | 54. Polyarteritis |
| 19. Cirrhosis of the liver | 55. Polycystic kidney |
| 20. Congestive heart failure | 56. Postero-lateral sclerosis |
| 21. Coronary artery disease | 57. Psychotic disorders |
| 22. Coronary heart disease (ever diagnosed) | 58. Silicosis |
| 23. Coronary insufficiency | 59. Splenic anemia |
| 24. Coronary occlusion | 60. True Banti’s syndrome |
| 25. Crohn’s disease | 61. Banti’s disease |
| 26. Cystic fibrosis | 62. Rheumatoid arthritis |
| 27. Dermatomyositis | 63. Sickle cell anemia and disease |
| 28. Diabetes (ever diagnosed) | 64. Stills disease |
| 29. Emphysema/pulmonary emphysema (ever diagnosed) | 65. Stroke (ever diagnosed) |
| 30. Friedreich’s disease/ataxia | 66. Syringomyelia (spina bifida or myelomeningocele) |
| 31. Hemophilia | 67. Tabes dorsalis |
| 32. Hepatitis, active and chronic | 68. Thalassemia (Cooley’s or Mediterranean anemia) |
| 33. HIV positive | 69. Ulcerative colitis |
| 34. Hodgkin’s disease | 70. Wilson’s disease |
| 35. Hydrocephalus | |
| 36. Intermittent claudication | |

HHS also noted that there are “potentially more conditions that insurers consider an automatic decline of coverage.” Indeed, according to the Kaiser Family Foundation and Cigna, other conditions that the Affordable Care Act provides protections for include conditions like:

1. Acne
2. Epilepsy
3. Paralysis
4. Pregnancy
5. Sleep apnea

Insurers’ Definition of Pre Existing Conditions

HHS found “individuals with five common conditions were found to result in a denial, an exclusion of coverage for that condition, or a higher premium for individuals in all but one of the seven underwriting guidelines we examined.”

1. Arthritis (ever diagnosed)
2. Asthma (ever diagnosed)
3. High cholesterol (ever diagnosed)
4. Hypertension (ever diagnosed)
5. Obesity (BMI > 35)

In addition, the HHS study found that “mental health conditions were identified in the underwriting guidelines as conditions that would result in denial, waiting periods, condition exclusions or higher premiums.”

1. Currently being treated for neurotic and related disorders
2. Stress and adjustment disorders
3. Conduct disorders
4. Emotional disturbances
5. Deficit hyperactivity disorder (ADHD) (ever diagnosed)

These mental health conditions can include common conditions like depression and anxiety.

TABLE 2

ESTIMATES OF PREMIUM SURCHARGES FOR A 40-YEAR-OLD INDIVIDUAL WITH SELECTED HEALTH CONDITIONS

CONDITION	Surcharge as a share of standard premium	Surcharge, in dollars	Surcharge adjusted for invisible risk pool, in dollars
Metastatic cancer	3,500%	\$142,650	\$140,510
Lung, brain, and other severe cancers	1,790%	\$72,980	\$71,880
Colorectal, breast (age 50 and younger), kidney, and other cancers	703%	\$28,660	\$28,230
Diabetes without complication	137%	\$5,600	\$5,510
Rheumatoid arthritis and specified autoimmune disorders	652%	\$26,580	\$26,180
Major depressive and bipolar disorders	208%	\$8,490	\$8,370
Drug dependence	502%	\$20,450	\$20,140
Autistic disorder	135%	\$5,510	\$5,420
Seizure disorders and convulsions	179%	\$7,300	\$7,190
Congestive heart failure	459%	\$18,720	\$18,440
Acute myocardial infarction	1,422%	\$57,960	\$57,090
Asthma	106%	\$4,340	\$4,270
Stage 4 chronic kidney disease	286%	\$11,650	\$11,470
Completed pregnancy with no or minor complications	425%	\$17,320	\$17,060

CITATION: Berger, S. & Gee, E. "Estimates of Premium Surcharges for a 40-Year-Old Individual With Selected Health Conditions." Center for American Progress. April 20, 2017. <https://www.americanprogress.org/article/latest-aca-repeal-plan-explode-premiums-people-pre-existing-conditions/>

TABLE 3

ESTIMATED NUMBER AND PERCENT OF NON-ELDERLY PEOPLE WITH DECLINABLE PRE EXISTING CONDITIONS UNDER PRE-ACA PRACTICES, 2018

STATE	Percent of Non-Elderly Population	Number of Non-Elderly Adults
ALABAMA	33%	957,000
ALASKA	26%	119,000
ARIZONA	28%	1,145,000
ARKANSAS	34%	597,000
CALIFORNIA	25%	6,093,000
COLORADO	22%	789,000
CONNECTICUT	24%	529,000
DELAWARE	28%	160,000
DISTRICT OF COLUMBIA	23%	113,000
FLORIDA	28%	3,526,000
GEORGIA	28%	1,805,000
HAWAII	25%	212,000
IDAHO	26%	259,000
ILLINOIS	26%	2,045,000
INDIANA	30%	1,210,000
IOWA	25%	466,000
KANSAS	27%	465,000
KENTUCKY	34%	890,000
LOUISIANA	33%	932,000
MAINE	28%	225,000
MARYLAND	27%	1,019,000
MASSACHUSETTS	23%	975,000
MICHIGAN	29%	1,753,000
MINNESOTA	23%	790,000
MISSISSIPPI	34%	593,000
MISSOURI	30%	1,079,000
MONTANA	24%	152,000
NEBRASKA	26%	295,000
NEVADA	26%	487,000
NEW HAMPSHIRE	28%	233,000
NEW JERSEY	25%	1,359,000
NEW MEXICO	28%	337,000
NEW YORK	26%	3,200,000
NORTH CAROLINA	28%	1,762,000
NORTH DAKOTA	25%	113,000
OHIO	29%	1,983,000
OKLAHOMA	31%	718,000
OREGON	28%	701,000
PENNSYLVANIA	27%	2,105,000
RHODE ISLAND	27%	175,000
SOUTH CAROLINA	30%	914,000
SOUTH DAKOTA	24%	123,000
TENNESSEE	32%	1,302,000
TEXAS	28%	4,794,000
UTAH	24%	438,000
VERMONT	24%	92,000
VIRGINIA	26%	1,349,000
WASHINGTON	25%	1,154,000
WEST VIRGINIA	37%	382,000
WISCONSIN	25%	883,000
WYOMING	25%	86,000
US	27%	53,884,000

SOURCE: Kaiser Family Foundation analysis of data from National Health Interview Survey and the Behavioral Risk Factor Surveillance System.

NOTE: Five states (MA, ME, NJ, NY, VT) had broadly applicable guaranteed access to insurance before the ACA. What protections might exist in these or other states under a repeal and replace scenario is unclear.

CITATION: Claxton, G., et al. "Pre Existing Condition Prevalence for Individuals and Families." KFF. October 4, 2019. <https://www.kff.org/affordable-care-act/issue-brief/pre-existing-condition-prevalence-for-individuals-and-families/>

III.

UNDER TRUMP:

Health Care Premiums
and Prescription Drug
Costs Will Soar

TRUMP AND VANCE'S VISION for American health care does not just mean the loss of coverage for millions of vulnerable Americans—it also means higher costs for millions more. By repealing the ACA, Trump will expose tens of millions of Americans to higher monthly health care premiums and lifetime caps on coverage. And by repealing the Inflation Reduction Act (IRA)—as Trump's Project 2025 Agenda would do—Trump would push higher prescription drug costs onto millions of seniors, reversing the cost reductions that the Biden-Harris Administration achieved that put money back in people's pockets.

A.

A TRUMP ADMINISTRATION MEANS HIGHER HEALTH INSURANCE COSTS

For those lucky enough to still have health care coverage under a Trump-Vance Administration, costs will skyrocket. First, by repealing the ACA, Trump and Vance will force the nearly 20 million Americans currently relying on coverage from the ACA marketplace to pay thousands of dollars more each year to get covered on their own. The average ACA marketplace enrollee could face nearly \$5,200 more in annual premium costs, and families could have to cover even more: a middle-class family could face over \$12,000 more in annual premium costs. Already, the additional \$800 that millions of Americans are saving on their premiums thanks to the IRA, which Vice President Harris cast the tie-breaking vote to enact, will expire next year without further action from Congress. Both Trump and Vance have already said that they opposed the bill that created the savings, so it is clear that they will do nothing to ensure the savings are extended if they hold power.

Seniors will also see their premiums rise under the Trump-Vance plan. The ACA capped the amount older people could be charged to three times more than younger people—Trump and Vance would shatter this cost ceiling and open the door to older Americans being charged many multiples of what other Americans pay for health care. According to the AARP, people over the age of 60 could face a \$4,124 “age tax” as a result of Trump’s policies, and, according to Kaiser Family Foundation, roughly 60 million Medicare beneficiaries could face higher premiums and higher costs for preventive care, like a wellness visits and diabetes check, which are now free.

Without the ACA, tens of millions of Americans would also once again face lifetime caps on their health insurance coverage. Prior to the ACA’s passage, 105 million Americans—mostly people with employer coverage—had a lifetime limit on their health insurance benefits, and every year up to 20,000 people hit that cap. Under Trump, Americans will once again see their benefits exhausted just when they and their families need them most—and would either have to forgo treatment or run up tens or hundreds of thousands of dollars in medical bills and risk bankruptcy.

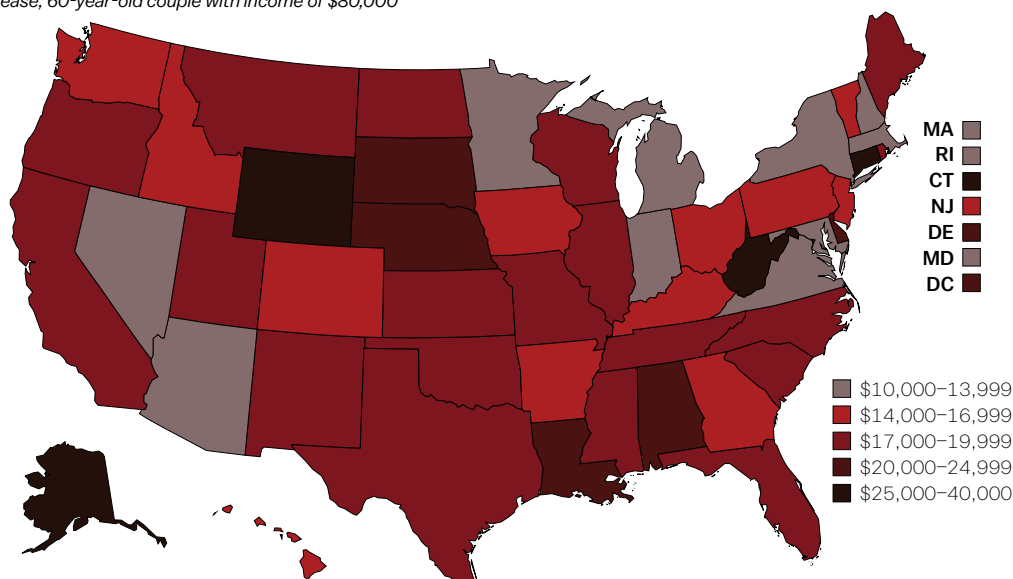
This could mean that a family who has a child with epilepsy—a condition that can often result in hospital stays that cost hundreds of thousands of dollars—could hit their insurance’s lifetime limit before their child reaches adolescence. From then on they would likely have to pay out of pocket, or find some other solution, to cover the critical care they need for their child.

In addition to prohibiting lifetime caps on health insurance benefits, the ACA established hard caps on annual out-of-pocket health care bills. Before the ACA, insurance providers were not required to limit their enrollees’ annual costs, which meant that almost one in five people with employer coverage had no limit on out-of-pocket expenses. If Trump and Vance have their way, as many as 24 million people could once again face the prospect of catastrophic medical bills, exposing them to tens of thousands of dollars in unexpected costs if they became seriously ill or injured.

FIGURE 10

PREMIUMS WOULD RISE DRAMATICALLY FOR SOME GROUPS IF TAX CREDIT ENHANCEMENTS EXPIRE

Annual premium increase, 60-year-old couple with income of \$80,000



CITATION: Center on Budget and Policy Priorities. “Premiums Would Rise Dramatically for Some Groups if Tax Credit Enhancements Expire.” <https://www.cbpp.org/premiums-would-rise-dramatically-for-some-groups-of-tax-credit-enhancements-expire-0>.

B. **A TRUMP ADMINISTRATION MEANS HIGHER PRESCRIPTION DRUG COSTS**

Trump has called for effectively establishing a 20% national sales tax on all imported goods, including medicine. This includes drugs like Jardiance, Januvia, Lipitor, and Symbicort, and many generics like ibuprofen and acetaminophen on which millions of Americans rely.

Black and Latino Americans would be disproportionately harmed by Trump's tax—[one in ten non-elderly Black and Latino Americans](#) with a prescription already reports rationing drugs because of cost concerns. Trump's tax would mean more Black and Latino Americans will have to choose between putting food on the table and taking the medications they need.

This 20% tax on imported drugs comes on top of Donald Trump's policies that encouraged drug companies to move more production overseas, subjecting even more drugs to his proposed tax. His big tax giveaway to Big Pharma [allowed them](#) to report earnings as profits in foreign countries, and many pharmaceutical companies now [pay zero in net taxes](#) in the United States. Since the passage of his tax law, prescription drug imports have [nearly doubled](#)—growing by nearly \$80 billion—and Trump's 20% tax would apply to all of these imported prescription drugs.



PHOTO BY NAPPY ON UNSPLASH

Not only did Trump give a massive tax giveaway to Big Pharma, he let them continue to charge Americans more for drugs—two-and-half times more than in other countries. After claiming that he may be open to prescription drug price negotiations, Trump [appointed a Big Pharma executive](#), Alex Azar, to run the Department of Health and Human Services and [promptly backtracked](#), adopting Azar's talking point that Medicare negotiations are [“price fixing.”](#) When Democrats in Congress [passed a bill](#) during Trump's presidency giving Medicare the authority to negotiate lower prescription drug prices for America's seniors, his administration [said that he would veto it.](#)

Now that the Biden-Harris Administration has succeeded where Trump failed—and as seniors are just starting to feel some relief—Trump and Vance will once again rip away the promise of lower prescription drug costs and leave Medicare recipients worse off.

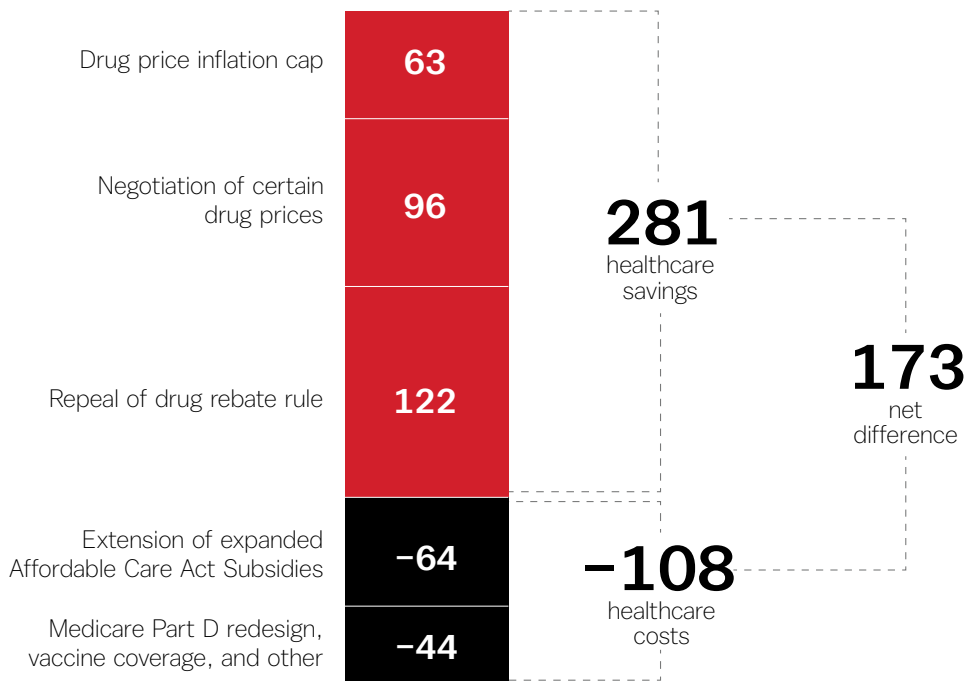
The reality is that the power of Medicare to cap drug prices increases and negotiate drug prices

Trump’s Project 2025 Agenda calls directly for the repeal of the Inflation Reduction Act, and describes the IRA’s prescription drug cost provisions—like prescription drug cost negotiation, capping insulin for seniors at \$35 per month, and capping out-of-pocket drugs costs for seniors at \$2,000—as “harmful health policies” that must be abolished. As Coach Walz says, “when somebody draws up a playbook, they plan on using it.”

The House Republican Study Committee also calls for repeal, referring to the Medicare drug negotiation program as “socialist price controls.” When Trump was president, he rubber stamped the Republican agenda, vetoing [bills](#) only 10 times.

Other Republican members of Congress have also called for repeal with Rep. Buddy Carter (R-GA-1) saying that Medicare price negotiations were “the worst legislation I’ve ever witnessed in 10 years in Congress and 10 years in the state legislature” and he would “[absolutely](#)” seek to repeal them. Senator Thom Tillis (R-NC) said that he “[100 percent](#)” wanted to repeal the negotiation provisions, and Republican congressional leadership have called the negotiations “price-fixing” and “[prescription drug socialism](#).” Big Pharma—led by the Pharmaceutical Research and Manufacturers of America and others—has also filed [at least eight](#) lawsuits challenging the price negotiations, often venue shopping for sympathetic, Trump-appointed judges.

FIGURE 11
HEALTH CARE PROVISIONS IN THE INFLATION REDUCTION ACT ARE EXPECTED TO NET \$173 BILLION IN SAVINGS
Inflation Reduction Act health care provisions, \$ billion



CITATION: Badlam, J., et al. “The Inflation Reduction Act: Here’s what’s in it.” McKinsey. October 24, 2022. <https://www.mckinsey.com/industries/public-sector/our-insights/the-inflation-reduction-act-heres-whats-in-it/#/>.

will not only save the taxpayers \$160 billion per year but will dramatically lower costs for seniors. As a result of Medicare negotiating drug prices under the Inflation Reduction Act, people enrolled in Medicare are expected to save [\\$1.5 billion](#) in out-of-pocket costs in 2026 alone—savings that Trump and Vance will repeal by taking away the power to negotiate drugs. Overall, nearly 19 million seniors and other Part D beneficiaries are projected to [save](#) \$400 per year on prescription drugs when the out-of-pocket cap drops to \$2,000 in 2025, delivering an additional [\\$7.4 billion in savings](#) to consumers. Black and Brown seniors will be the biggest beneficiaries of these caps on costs: [Black](#) and [Latino](#) Medicare beneficiaries were roughly 1.5 times as likely as white beneficiaries to have trouble affording medications and about 2 times as likely to not fill needed [prescriptions](#) due to cost. Black and Latino seniors are also about [one-and-a-half times](#) as likely to be diagnosed with diabetes as white seniors; Latino seniors are [60%](#) as likely . If Trump and Vance are able to implement their Project 2025 agenda, costs will rise for seniors across a range of medications, from drugs treating cancer to diabetes to blood clots.

And the damage to American seniors would not stop there. If Trump and Vance have their way millions of seniors will lose the savings that they currently enjoy because new rules cap the cost of insulin at \$35 per month for Medicare recipients. If the Project 2025 vision is realized and this cap is repealed, seniors will have to go back to paying what the insurance company will charge—in some cases paying \$400 per month. And, if the Inflation Reduction Act is repealed, as Project 2025 recommends, drug companies will once more be able to increase prices for Medicare drugs much faster than the rate of inflation, padding their pockets at the expense of seniors and taxpayers.

CASE STUDY OF ONE DRUG: JANUVIA

Nearly 900,000 Medicare enrollees take Januvia to help treat diabetes. Before the Inflation Reduction Act, Januvia's list price was \$527 for a 30-day supply. The Biden-Harris Administration allowed Medicare to negotiate drug prices and Medicare negotiated a 79 percent drop to \$113. Januvia is made in the United Kingdom and Italy. If Trump reversed Medicare negotiations, and imposed his 20 percent national sales tax, the price of Januvia would increase by hundreds of dollars for a 30-day supply.

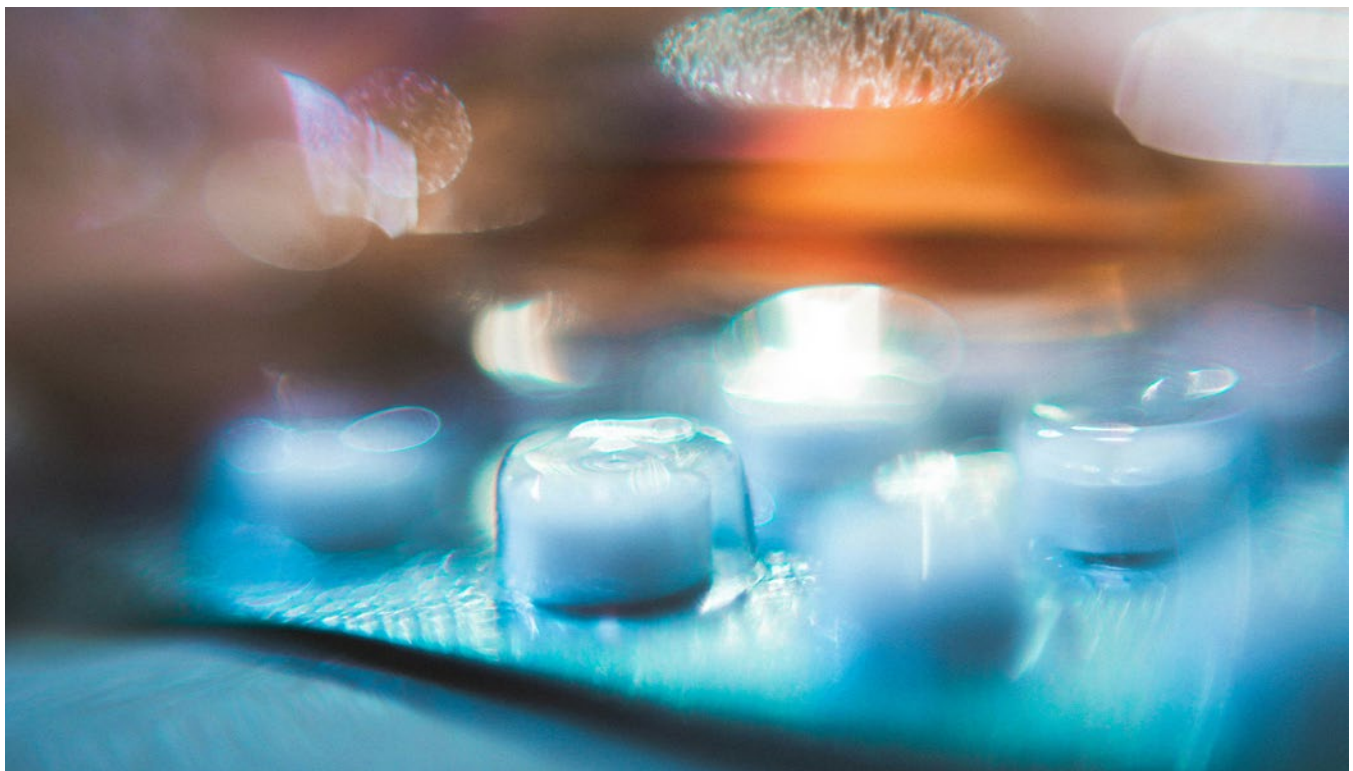


PHOTO BY NASTYA DULHIER ON UNSPLASH

FIGURE 12

HOW IRA REPEAL COULD IMPACT MEDICARE PART D ENROLLEES IN 2025

1.54M

Estimated number of Medicare Part D enrollees who could pay more without \$2,000 out-of-pocket (OOP) cap

18.57M

Estimated number of Medicare Part D enrollees who could pay more without IRA OOP savings

\$399

Average potential increase in OOP costs among Medicare Part D enrollees with OOP cost increases

\$7.4B

Total missed savings for Part D enrollees in United States

CITATION: Rapfogel, Nicole. "Project 2025 Prescription Drug Plan Would Increase Costs for as Many as 18.5 Million Seniors and Others With Medicare." Center for American Progress. June 13, 2024. <https://www.americanprogress.org/article/project-2025-prescription-drug-plan-would-increase-costs-for-as-many-as-18-5-million-seniors-and-others-with-medicare/>

C.
**MIDDLE-CLASS FAMILIES WILL PAY UNDER TRUMP'S PLAN
TO REPEAL THE AFFORDABLE CARE ACT**

ARIZONA

Nearly **350,000** Arizonans could pay more, with a middle-class family potentially facing premiums over **\$9,000** more.

More than **1.1 million** Arizonans with pre existing conditions could be denied coverage or charged **thousands of dollars** more under Trump.

GEORGIA

Over **1.3 million** Georgians could have to pay more, with a middle-class family facing premiums over **\$11,000 more.**

More than **1.8 million** people with preexisting conditions in Georgia could be denied health care coverage or charged **thousands of dollars** more under Trump.

MICHIGAN

Nearly **420,000** Michiganders could pay more, with a middle-class family facing premiums **\$8,300** more.

More than **1.7 million** Michiganders with preexisting conditions could be denied coverage or charged **thousands of dollars more** under Trump.

NEVADA

More than **96,000** Nevadans could pay more, with a middle-class family facing premiums over **\$8,300** more.

More than **485,000** people in Nevada with preexisting conditions could be denied health insurance coverage or charged **thousands of dollars** more under Trump.

NORTH CAROLINA

More than a **million** North Carolinians could pay more, with a middle-class family potentially facing premiums over **\$12,000** more.

More than **1.7 million** North Carolinians with preexisting conditions could be denied coverage or charged **thousands of dollars** more under Trump.

PENNSYLVANIA

Nearly **420,000** Pennsylvanians could pay more, with a middle-class family potentially facing premiums over **\$8,000 more.**

More than **2.1 million** Pennsylvanians with preexisting conditions could be denied coverage or charged **thousands of dollars** more under Trump.

WISCONSIN

More than **260,000** Wisconsinites could pay more, with a middle-class family potentially facing premiums nearly **\$12,000 more.**

More than **880,000** Wisconsinites with preexisting conditions could be denied coverage or charged **thousands of dollars** more under Trump.

D.

SENIORS WILL GET HURT BY TRUMP AND VANCE'S CUTS

Battleground state data on the number of seniors that benefit from insulin price cap, out-of-pocket price cap, and Medicare negotiations:

<p>ARIZONA More than <u>1.1 million</u> Arizona seniors could be harmed.</p>	<p>GEORGIA Nearly <u>1.5 million</u> Georgia seniors could be harmed.</p>
<p>MICHIGAN About <u>1.8 million</u> Michigan seniors could be harmed.</p>	<p>NEVADA More than <u>430,000</u> Nevada seniors could be harmed.</p>
<p>NORTH CAROLINA More than <u>1.7 million</u> North Carolina seniors could be harmed.</p>	<p>PENNSYLVANIA More than <u>2.3 million</u> Pennsylvania seniors could be harmed.</p>
<p>WISCONSIN Nearly <u>1 million</u> Wisconsin seniors could be harmed.</p>	

Trump: "I'll oppose . . . price-fixing by the biggest dog in the market, Medicare, which is what's happening."

IV.

TRUMP WILL:

Slash Medicare
and Medicaid

DONALD TRUMP'S RECORD AND RHETORIC on Medicare and Medicaid are clear—if he is elected again, he and JD Vance will work from day one to cut and undermine these programs. Over 67 million American seniors rely on Medicare to cover their health care costs—and over 80 million Americans rely on Medicaid, including seniors who need long-term care or who receive Medicaid assistance to pay Medicare premiums, disabled Americans, middle-class and working class families in states that have expanded Medicaid, and lower-income families with children.

In this presidential campaign, Trump has stated that he views Medicare and Medicaid as “entitlements” where there is “a lot you can do . . . in terms of cutting.” This is not just rhetoric. Independent analysts have noted that in every single one of his budgets as president, Trump sought to make significant cuts to both Medicare and Medicaid. For example, his FY2020 budget would have slashed Medicaid by nearly a trillion dollars and turned the program into a block grant, throwing millions of Americans off their coverage. And he has expressed support for plans to privatize Medicare by effectively turning it into a voucher program, saying that privatization would create a “stronger system.” It is not surprising that he wants to cut these critical programs, as he has no other plan to keep critical programs like Medicare and Social Security solvent, and cutting benefits is the only way to defray the costs of the trillions of dollars in tax cuts he plans to give to the wealthy.

The Trump campaign has sought to hide his record by claiming that his plans to cut Medicare are just aimed at addressing waste and creating efficiency, but there is a mountain of evidence to the contrary. Independent analyses of his proposed budgets [identify numerous cuts](#) that are plainly intended to undermine Medicare's fiscal position and cut benefits for seniors, as part of a [broader project](#) to divert more profits to private insurance companies. As the Congressional Budget Office has [noted](#), his proposals would cut outlays to hospitals to provide uncompensated care, slash our pipeline of new doctors and other providers by cutting support for graduate medical education, and require seniors to pay billions more out of pocket for prescription drugs under Medicare Part D.

Trump in 2024: “First of All, There Is a Lot You Can Do in Terms of Entitlements, in Terms of Cutting... There’s Tremendous Amounts of Things and Numbers of Things You Can Do.”

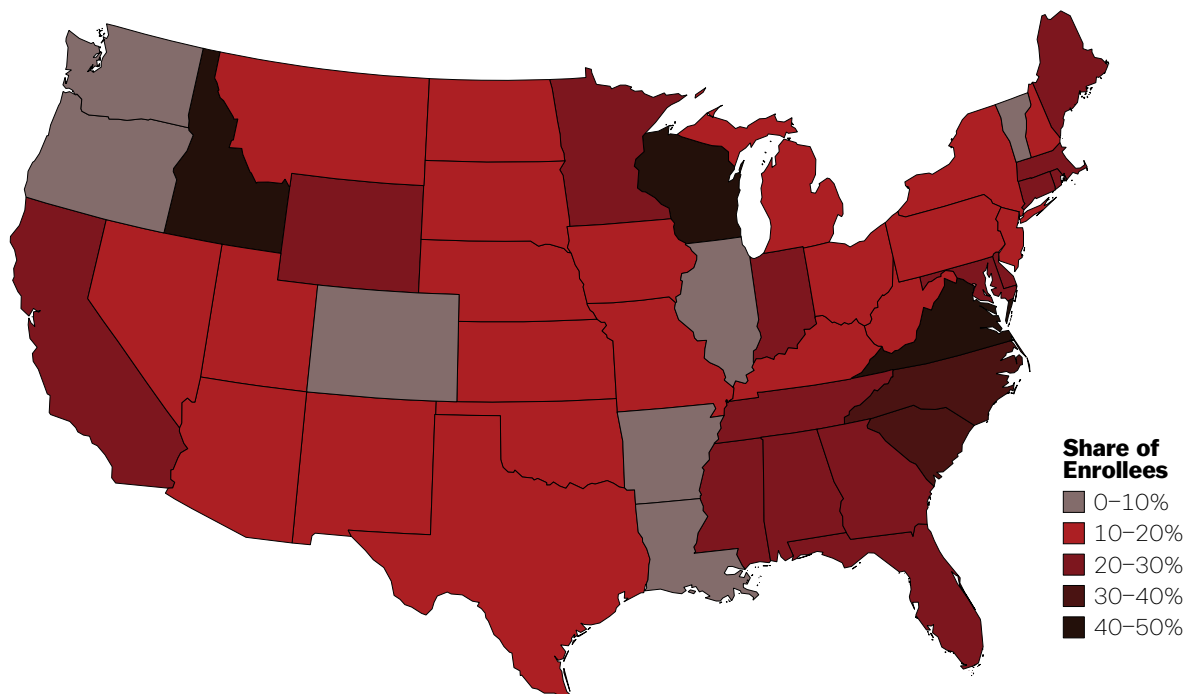
Consistent with this (and as previously noted), Trump would repeal Medicare price negotiation, which will directly impact Medicare beneficiaries by forcing them to pay billions more in out-of-pocket costs for the drugs they need.

Similarly, Trump has fully adopted far-right proposals to devastate Medicaid. Per the proposals of the House Republican Study Committee and Project 2025—which also reflect the budget cuts Trump proposed as President—Trump would block grant Medicaid or impose per-capita spending caps, [severely cutting benefits](#) by imposing strict caps on federal funding to state Medicaid programs.

When coupled with Trump's plans to repeal Medicaid expansion (which provides an enhanced 90% federal match to state Medicaid programs to cover more people), as well as the onerous work requirements that would be imposed on beneficiaries, the impact on states and Medicaid beneficiaries would be disastrous. One analysis found that these proposals would effectively cut Medicaid spending by more than 50 percent. Since Medicaid is by far the largest part of any state's budget, this would force states to make horrific choices by massively increasing taxes, making significant cuts to other budget areas like K-12 education, and/or imposing severe cuts in health care insurance and services.

Tens of millions of Americans would lose their health insurance, and services for other critical health care would be slashed, including pregnancy-related care, home health care, nursing home care, coverage of children, and Americans with disabilities. Over 60 percent of nursing home residents are covered by Medicaid, meaning that these cuts would almost certainly result in dramatic decreases in quality of care. Nearly one-third of Black women of reproductive age are enrolled in Medicaid. And in rural areas, it is estimated that up to 500 hospitals could be at risk of closure due to the end of Medicaid expansion, which covers a significant amount of uncompensated care for these facilities.

FIGURE 13
SHARE OF MEDICAID ENROLLEES AT RISK OF LOSING COVERAGE UNDER PROJECT 2025



CITATION: Seeberger, Colin. "Fact Sheets: The Harmful Effects of Project 2025, by State." Center for American Progress. <https://www.americanprogress.org/article/fact-sheets-the-harmful-effects-of-project-2025-by-state/>.

V.

TRUMP WILL:

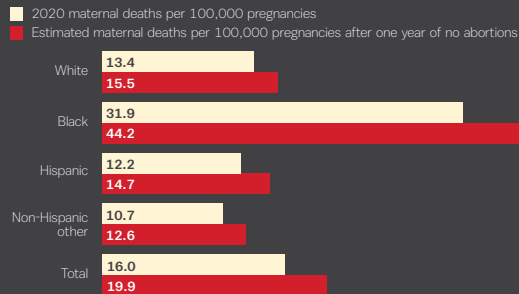
Ban Abortion
Nationwide and Rip
Away Reproductive
Health Care Services

The overturning of *Roe v. Wade*, orchestrated by Donald Trump, has already been devastating for the health and lives of American women. Currently, more than 20 states have Trump Abortion Bans in effect which are interfering with the delivery of health care and putting women’s lives at risk. More than 1 in 3 American women live under these bans—around 28 million women of reproductive age across the country, including nearly [seven million Black women](#) and [six million Latinas](#).

These bans are:

- Putting women’s lives at risk:** Donald Trump brags about unleashing extreme abortion bans across the country, calling them a “[beautiful thing to watch](#).” These bans are putting women’s lives at risk—and now, we know women are dying. Weeks ago, ProPublica published reports of two women—[Amber Nicole Thurman](#) and [Candi Miller](#)—who died under Georgia’s abortion ban following the overturning of *Roe*. Both of their deaths were determined to be preventable by the state’s maternal mortality review committee. A recent [analysis](#) found that maternal mortality in Texas skyrocketed following the enactment of SB 8—the state abortion ban that went into effect in 2021 before the overturning of *Roe*. [Story after story](#) has emerged of women in states with bans being forced to the brink of death before receiving the care they need. Surveys such as the [below](#) show OB-GYNs report that abortion bans worsen maternal deaths:

FIGURE 14
BANNING ABORTION NATIONWIDE WOULD INCREASE MATERNAL DEATHS



CITATION: Narea, Nicole. “What two years without *Roe* looks like, in 8 charts.” Vox. June 24, 2024. <https://www.vox.com/explainers/356314/abortion-laws-roe-wade-dobbs-decision-mifepristone-supreme-court>.

FIGURE 15
MOST OBGYNs THINK THE DOBBS DECISION HAS HAD DETRIMENTAL EFFECTS ON MATERNAL HEALTH AND PATIENT SAFETY

Based on your experience, do you think the Dobbs decision has improved, worsened, or had no impact on:



CITATION: Frederiksen, B., et al. “A National Survey of OB-GYNs’ Experiences After Dobbs.” KFF. June 21, 2023. <https://www.kff.org/womens-health-policy/report/a-national-survey-of-obgyns-experiences-after-dobbs/>.

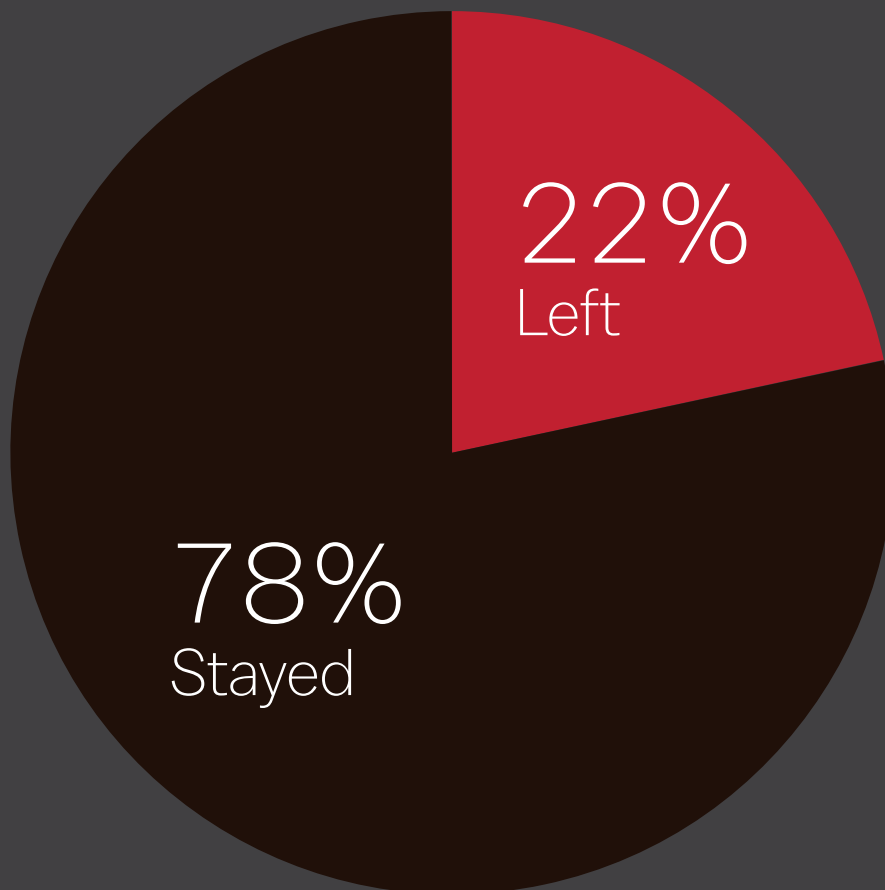


PHOTO BY COLIN LLOYD ON UNSPLASH

- **Threatening doctors with jail time:** The vast majority of Donald Trump’s abortion bans not only threaten to strip physicians of their medical licenses, but threaten to punish them with criminal penalties and jail time as well. In states like Texas and Alabama, doctors could go to prison [for life](#) simply for taking care of their patients and providing essential health care services. Due to these threats, doctors are leaving states with bans—leaving behind health care deserts. For example, [22% of obstetricians](#) have already left Idaho. Applications to OB-GYN residencies in states with near-total bans fell by more than 10% the year after *Roe*’s demise, according to data from the [Association of American Medical Colleges](#).

FIGURE 16

**OBSTETRICIANS LEAVING IDAHO IN 15 MONTHS,
FROM AUGUST 2022 TO NOVEMBER 2023**



CITATION: Idaho Coalition for Safe Health Care. "A Post *Roe* Idaho." February 2024. <https://www.idahocsh.org/idaho-physician-wellbeing-action-collaborative>.

- **Impacting survivors of rape and incest:** Nearly half of Trump Abortion Bans currently in effect leave no exceptions for rape or incest. This has forced survivors to travel across state lines—such as the [10-year-old rape victim](#) from Ohio who had to travel to Indiana in the weeks following the overturning of *Roe*. Some survivors are unable to access care at all. In Mississippi, a state that has a limited exception for rape up to six weeks of pregnancy, survivors are unable to access care at home because no clinics remain. A child rape victim in the state was [forced](#) to give birth because her family could not access care in Mississippi and couldn’t afford to travel to Illinois.

Donald Trump continues to brag about his role in overturning *Roe v. Wade* and unleashing these cruel bans across the country. Yet if elected, he and Vance would go even further. The impacts of their anti-freedom agenda would be devastating:

- 1. Banning abortion nationwide:** Donald Trump has promised to be “leading the way” in banning abortion nationwide, and his Project 2025 plans include banning abortion nationwide by ripping away access to medication abortion, which makes up the majority of abortion care nationwide. Project 2025 could also threaten [all](#) abortion care in the United States—including surgical care—by resurrecting the Comstock Act from 1873, a zombie law with no exceptions for rape or incest. One [study](#) by Colorado University Boulder estimates that banning abortion nationwide would lead to a 21% increase in the number of pregnancy-related deaths overall and a 33% increase among Black women.
- 2. Jailing health care providers:** As part of their Project 2025 plans to ban abortion in all 50 states, Trump and Vance would direct the Department of Justice to enforce the long-extinct Comstock Act and jail health care providers who send or receive medication abortion in the mail. This would carry a penalty of five years in prison for the first instance and 10 years in prison for a repeat violation.
- 3. Track women and their pregnancies:** Project 2025 would “use every available tool, including the cutting of funds” to force states to report miscarriages and “exactly how many abortions take place within its borders,” including the “reason” for every abortion. Project 2025 would also undo Biden-Harris protections for patient privacy under Health Insurance Portability and Accountability Act (HIPAA).
- 4. Restrict access to birth control:** Trump said he would “terminate” the ACA, which would rip away a nationwide guarantee of coverage for free contraception from 58 million women with private insurance. Project 2025 would restrict access to contraception by allowing employers to deny workers birth control coverage, and even targeting emergency contraception. It also calls for defunding Planned Parenthood, which provides access to contraception for over [2 million](#) women each year, in addition to other essential women’s health services like cancer screenings.
- 5. Rip away the right to emergency care:** Project 2025 would reverse protections for a woman’s right to emergency abortion care as women across the country are being turned away from emergency rooms and pushed to the brink of death before receiving the care they need. This would put even more women’s lives at risk across the country.
- 6. Endanger access to IVF:** Donald Trump’s own GOP platform endorses fetal personhood theory, which if enacted could ban IVF access nationwide. He refuses to say he would veto legislation such as the [Life at Conception Act](#), which would ban abortion nationwide and threaten access to IVF and some forms of contraception.

TRUMP: “There of course remains a vital role for the federal government in protecting unborn life. And it’s very important. And I propose for you tonight . . . I will fight for you like no president has ever fought before. We’ll get something done for the country.”

TABLE 4

STATE BY STATE IMPACT OF TRUMP'S ABORTION BANS

STATE	CURRENT BAN STATUS	TOTAL NUMBER OF WOMEN	WOMEN OF REPRODUCTIVE AGE (15-44)
ARIZONA	Trump Abortion Ban currently in effect	3.7M	1.4M
FLORIDA	Trump Abortion Ban currently in effect	11.5M	4.1M
COLORADO	Abortion access would be BANNED under Trump	2.9M	1.2M
GEORGIA	Trump Abortion Ban currently in effect	5.7M	2.3M
MICHIGAN	Abortion access would be BANNED under Trump	5.1M	1.9M
MINNESOTA	Abortion access would be BANNED under Trump	2.9M	1.1M
NEBRASKA	Trump Abortion Ban currently in effect	986K	389K
NEVADA	Abortion access would be BANNED under Trump	1.6M	626K
NEW MEXICO	Abortion access would be BANNED under Trump	1.1M	405K
NORTH CAROLINA	Trump Abortion Ban currently in effect	5.5M	2.1M
PENNSYLVANIA	Abortion access would be BANNED under Trump	6.6M	2.4M
VIRGINIA	Abortion access would be BANNED under Trump	4.4M	1.73M
WISCONSIN	Abortion access would be BANNED under Trump	2.95M	1.12M

CITATION: U.S. Census Bureau. "Age and Sex." American Community Survey, ACS 1-Year Estimates Subject Tables, Table S0101, 2023, <https://data.census.gov/table/ACSST1Y2023.S0101?g=040XX00US51.55>.

VI.

TRUMP'S PLAN WILL:

Hurt All of America—
While Benefiting
Billionaires and Big
Pharma

TRUMP'S HEALTH CARE PLAN wouldn't just strip millions of their health care or force those with preexisting conditions to pay thousands more for their coverage—it would impact every facet of middle-class American life, driving job losses, evictions, federal deficits, and more. Losing health coverage would cause families to tighten their budgets, resulting in less money spent at grocery stores and other businesses, as well as a loss of health care jobs. This is estimated to cost as many as **3 million jobs**. American communities from Arizona to Grand Rapids would face health care job losses because fewer Americans can afford treatment. Higher health care costs would also cut into middle-class Americans' rent budget, increasing the national eviction rate by about **7 percent**. Medical debt would skyrocket as more Americans become unable to pay their hospital bills, making it impossible for many families to buy homes, start businesses, and achieve their dreams. More of the over 500 rural hospitals already at risk could close their doors.

In sum, Trump's health care plan wouldn't just devastate the American health care system—it would transform the broader economy and make it harder to afford basic necessities, like food and housing. Every American, no matter their connection to the health care system, is at risk. Even seniors could see their Medicare benefits cut: overturning the ACA would cut taxes for the top 0.1 percent of earners and a portion of these tax cuts—about \$10 billion a year—would come at the direct expense of the Medicare Trust Fund. And Americans may face extra pressure on their jobs and living arrangements even if they have reasonable coverage if a child, aging parent, or a relative has higher costs or is living with a disability and not getting needed help—pressures that may not be familiar to Donald Trump and his wealthy friends but are a reality for millions of Americans who are acting as unpaid caregivers and taking care of kids and parents. The impacts on the economy as a whole would be enormous: the CBO estimates that repealing the ACA would blow up federal budget deficits by **\$137 billion**.

TRUMP'S PLAN HURTS ALMOST ALL OF AMERICA

- **4.2 million** small businesses and entrepreneurs lose their Marketplace insurance, and aspiring entrepreneurs won't take the risk to start a small business.
- As many as **500 at-risk rural hospitals** could close.
- **The 25% of Black Americans and 20% of Latino Americans** who have been diagnosed with pre existing conditions could be shut out of the health care market.
- Nearly 19 million seniors will have to pay more than **\$400 per year** more on prescription drugs when Trump repeals the \$2,000 cap on out-of-pocket expenses.
- **More than 4 million seniors** with diabetes would have to pay **\$500 more a year** for this lifesaving insulin.
- **67 million seniors** with Medicare could see their benefits cut.
- **5 million** youth will lose coverage as millions are kicked off their parents' insurance.
- **21% increase** in the number of pregnancy-related deaths overall.
- Pregnant women and Americans with preexisting conditions **would pay double or more in premiums**, along with lifetime caps on coverage.
- More than **3 million** Black Americans will lose coverage.
- More than **4 million** Latinos will lose coverage.
- More than **1 million** Asian Americans will lose coverage.
- **Indian Health Service** would not be able to provide health care services to American Indians and Alaska Natives, imperiling health coverage for millions in this population.

EXCEPT IT HELPS THE SUPER WEALTHY AND BIG PHARMA

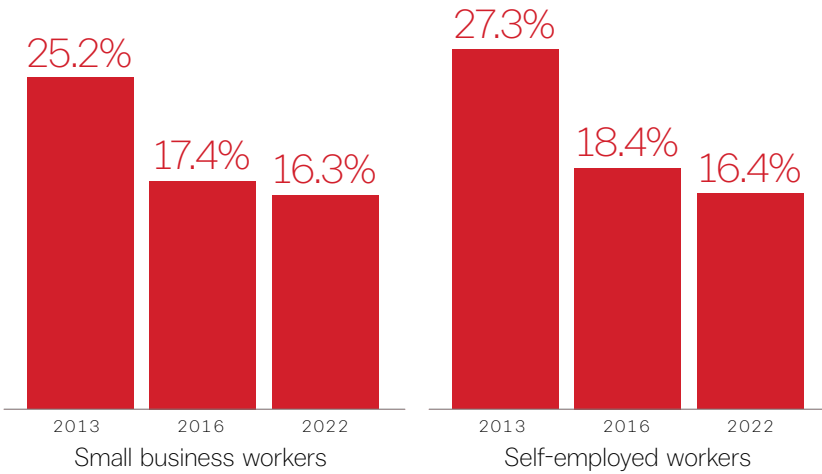
- Billionaires will get a \$3.5 million tax giveaway – apiece, each year.
- Big Pharma won't have to pay a penny in American taxes, even as they charge higher prices in the United States than other countries, because Trump kept allowing Big Pharma to report their American earnings as profits in foreign countries.
- Big Pharma won't have to negotiate prescription drug prices with Medicare, causing prices to rise for America's seniors.
- Insurance companies will be able to deny those with preexisting conditions the coverage that they need to access care.

Trump’s plan to repeal the Affordable Care Act would even stifle the entrepreneurial spirit that drives so many Americans to take that leap of faith and turn their vision into the next great American company. More than [4 million small business owners](#) and self-employed individuals receive their health care coverage through Affordable Care Act marketplaces, a figure that has grown more than 20% in just the last two years. In fact, nearly one in five of America’s entrepreneurs receive health care coverage through Affordable Care Act marketplaces. Repealing the Affordable Care Act would rip away a critical source of stability that gives entrepreneurs the confidence to launch their business, crushing innovation, slowing job growth, and setting us back in the race to win the critical industries of the future.

FIGURE 17

ACA DROVE RECORD COVERAGE GAINS FOR SMALL-BUSINESS AND SELF-EMPLOYED WORKERS

Uninsured rate

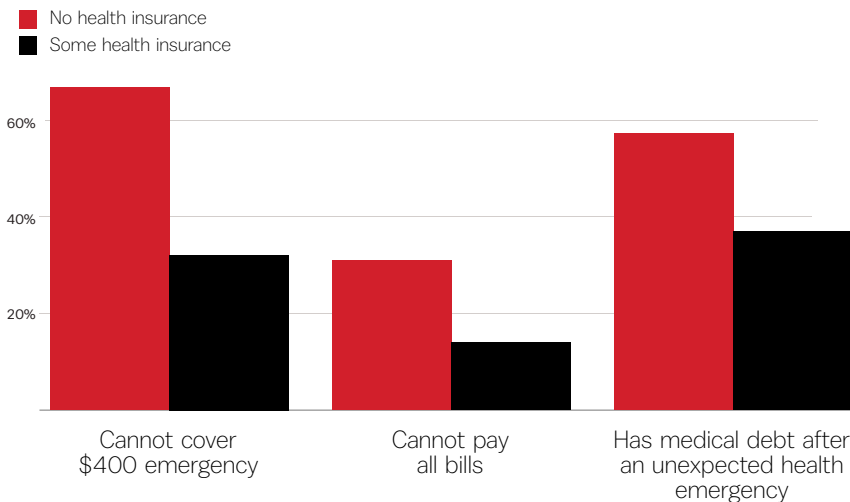


CITATION: Lukens, Gideon. "ACA Drove Record Coverage Gains for Small-Business and Self-Employed Workers." Center on Budget and Policy Priorities. July 17, 2024. <https://www.cbpp.org/blog/aca-drove-record-coverage-gains-for-small-business-and-self-employed-workers>.

FIGURE 18

PEOPLE WITHOUT HEALTH INSURANCE ARE MUCH MORE VULNERABLE FINANCIALLY

Financial security indicators by health insurance coverage, 2019

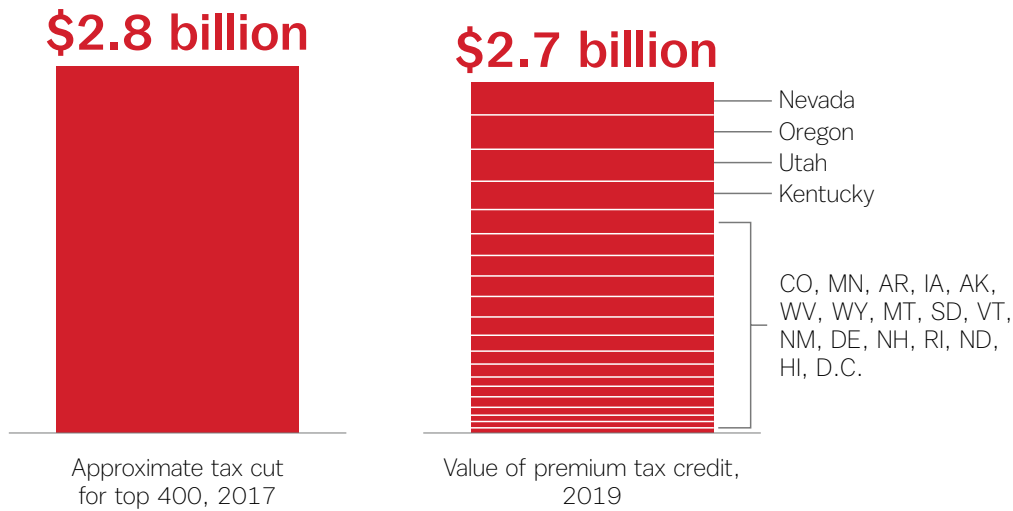


CITATION: Hanlon S., Vinelli, A., & Weller, C. "Repealing the ACA Would Put Millions at Risk While Giving Big Tax Cuts to the Very Wealthy." Center for American Progress. September 29, 2020. <https://www.americanprogress.org/article/repealing-aca-put-millions-risk-giving-big-tax-cuts-wealthy/>.

Black and Hispanic Americans would also bear the brunt of Trump's plan to repeal the Affordable Care Act. If Trump were to enact his plan, projections estimate that more than three in ten Hispanic Americans and two in ten Black Americans would be left without insurance, significant increases when compared to today's [record low uninsured rates](#). According to [one estimate](#), more than three million Black Americans and more than four million Hispanic Americans could lose coverage if the Affordable Care Act is repealed. Without insurance, too many families would be left paying significantly more for the critical care that they need, if they can even access care at all.

FIGURE 19

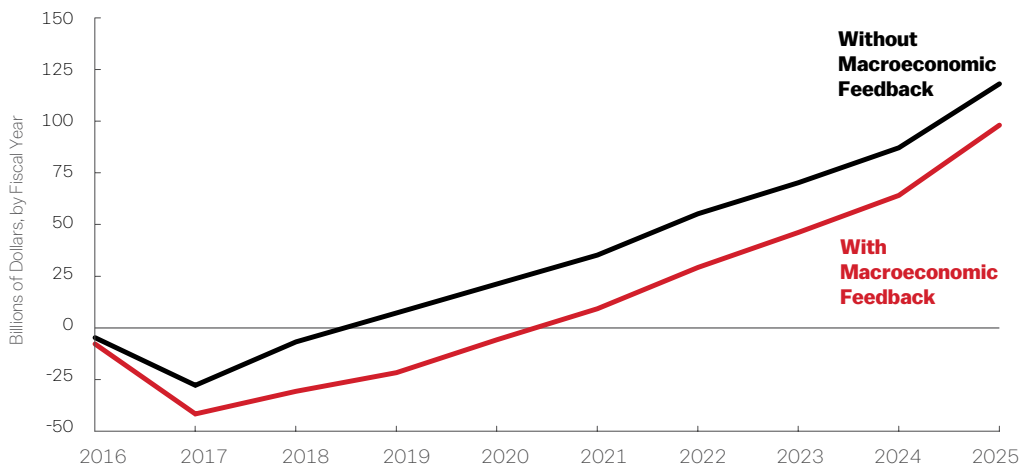
WITH ACA REPEAL, TOP 400 HOUSEHOLDS GET TAX CUTS WORTH MORE THAN PREMIUM TAX CREDITS FOR 800,000 PEOPLE IN 20 STATES AND D.C.



CITATION: Congressional Budget Office. "Budgetary and Economic Effects of Repealing the Affordable Care Act." June 2015. <https://www.cbo.gov/sites/default/files/114th-congress-2015-2016/reports/50252-effectsofacarepeal.pdf>.

FIGURE 20

REPEALING THE ACA DRIVES UP THE DEFICIT



CITATION: Congressional Budget Office. "Budgetary and Economic Effects of Repealing the Affordable Care Act." June 2015.

VII.

Conclusion

AMERICANS WANT THE AFFORDABLE CARE ACT, MEDICARE, AND MEDICAID PROTECTED. They want lower drug prices, capped insulin prices and out-of-pocket costs, and protections for people with preexisting conditions. They want to know that if they or a family member gets sick, they can see a doctor and get the medication they need without going bankrupt. They want to defend reproductive freedom. They want a health care system that treats them with dignity and gives them peace of mind.

Trump and Vance do none of this. Instead, they will rip away people's coverage including people with preexisting conditions, drive up costs for millions of Americans for their premiums and prescription drugs, cut billions of dollars from Medicare and Medicaid, ban abortion, and put billionaires and Big Pharma ahead of working families.

They have a concept of a plan, and their concept is this:
You're on your own.