

September 28, 2025

Higher ACA premiums, Medicare cuts coming

Earlier this month, a couple of senators reported that unless Republicans extend subsidies for the Affordable Care Act (ACA), premiums for ACA enrollees will "spike 75%."

A Sept. 22 article from PolitiFact in area newspapers confirmed this statement, saying, "If the Republican-controlled Congress does not extend Affordable Care Act enhanced subsidies before they expire at the end of this year, enrollees would have to pay more."

KFF, an independent research group specializing in healthcare, confirms this, citing an "increase of more than 75% in premiums on average for enrollees; a 90% increase in many rural areas; about 4 million more uninsured people, according to (the Congressional Budget Office), and as much as a 50% decline in Marketplace enrollment."

A letter from the non-partisan CBO states, "Without a permanent extension, CBO estimates the number of uninsured people will rise by 2.2 million in 2026, by 3.7 million in 2027, and by 3.8 million on average, in each year over the 2026-2034 period."

In addition, Republicans are fond of saying that the Big Ugly Bill passed by Congress earlier this year does not mention Medicare cuts. Technically, that's true. But what the Republicans aren't saying is the tax cuts for billionaires included in that bill will create such a budget shortfall that it will trigger over \$536 billion in Medicare cuts over a decade. And the Republicans knew it when they passed the bill.

Rep. Brendan Boyle (D-Pennsylvania), ranking member of the House

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**LAURA
BRAY**

DEMOCRATIC
PARTY CHAIR



Budget Committee, said, "Republicans knew their tax breaks for billionaires would force over half a trillion dollars in Medicare cuts, and they did it anyway. American families simply cannot afford Republican attacks on Medicare, Medicaid and Obamacare."

The Texas Tribune stated, "Texas border providers (are bracing) for the rate of uninsured patients to balloon as federal policy changes loom. Among the changes are limits to local programs that help the uninsured." These changes "have triggered a new concern: the inability of doctors, hospitals and other health providers to continue to care for uninsured patients."

In that same article, a healthcare expert at George Washington University said, "You can't disinsure this many people and not have, in many communities, just a collapse of the health care system."

Despite Trump administration assurances of "a historic investment in rural health care," people who treat low-income patients, as well as researchers and consumer advocates, say recent policy decisions will make it harder for people to stay healthy.

Doctors, hospitals and clinics that make up the health care safety net could lose so much money they must close their doors, some of them warn" (also from the Tribune article).

Rep. Joaquin Castro (D-Texas) said, "This bill will strip healthcare from

1.6 million Texans. Countless families will be forced to choose between getting medical care and falling into poverty. Lives will be lost."

Republicans also made severe cuts to Medicaid. Those cuts don't just affect those with low-incomes, they will severely affect nursing home coverage as well.

According to the American Health Care Association, Medicaid is the largest payer of long-term care services. Their report states, "79% of nursing home providers are 'extremely concerned' about reductions to Medicaid. More than half would be forced to cut staff and more than one-quarter would have to close their doors."

Rep. Nikki Budzinski (D-Illinois) said the bill "puts our nation's grandparents and seniors at risk during their most vulnerable years." These are your insurance premiums and coverages we're talking about.

What happened to the promises to "cut costs for everyday Americans?" It is simply not true that the Big Ugly Bill creates no Medicare and coverage cuts.

I hope you've seen our big blue billboard along Highway 87 near Comfort High School. It reads, "Save Medicare. Vote Democratic." We plan more such messages in the future.

Thanks for reading. To find out more about how to get involved with local Democratic activities and activism and to fight for full Medicare funding, visit www.kcdems.us.

Laura Bray is Chair of the Kendall County Democratic Party.