

Protect Our Care: Reality check: Trump's "plan" to hand out cash is a dangerous distraction that will drown families in medical bills

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Trump Hiked Premiums, Forced Millions of Families to Pay Double and Triple for Their Health Care to Fund Tax Breaks for Billionaires and Corporations, Then Touted a Dangerous Proposal

During Donald Trump's State of the Union earlier this week, Trump yet again touted his plan to "give money directly to Americans instead of insurance companies." In reality, Trump's "plan" is a deranged distraction from his Big, Ugly Bill, which ripped health care away from over [15 million](#) Americans, [doubled and tripled](#) premiums for millions more, and put over [750 hospitals and clinics](#) at risk of closing or cutting services. Trump's plan may sound good, but three things make it dangerous:

- 1) It won't stop the money from ending up with insurers.
- 2) It forces Americans to pay higher costs for less care.
- 3) It does nothing to help the 22 million Americans facing GOP premium hikes.

Here is the truth about Trump's "plan":

Trump's "Plan" Is a Slap in the Face to Millions Facing Premium Hikes

After He:

- Eliminated the ACA tax credits that empowered [more Americans to afford health coverage](#) than at any other point in history.
- [Doubled and tripled](#) premiums for over [20 million](#) hardworking Americans, including [small business owners, farmers, and older adults](#).
- Forced middle-class families to pay [\\$20 billion](#) in higher health care costs in 2026, while CEOs and yacht owners pocket [\\$120 billion](#) in tax breaks from the GOP tax scam.
- Pressured countless families to [cut back](#) on food, clothing, and other basics to afford health insurance and greater out-of-pocket costs.

Trump's "Plan" Will Force Families to Pay More for Less Care, Leaving Them Sick, Dying, or In Debt:

- Trump's "plan" will replace the tax credits that made comprehensive coverage affordable with crumbs that [won't cover](#) their deductible, let alone a [hospital stay](#) or chemotherapy.
- Millions of Americans will be forced to [reduce](#) their coverage to a [bare bones plan](#) or forgo coverage altogether, leaving them footing large medical bills on their own and facing debt no matter which direction they choose.
- Without health coverage, a three-day hospital stay will cost Americans an average of [\\$30,000](#), a common cancer drug an average of [\\$12,000](#) a month, and a broken leg [\\$7,500](#). Facing costs that high, many will opt out of the care they need.

Trump's Cash Will Still End Up in the Pockets of Insurers:

- Under Trump's "plan," the cash will still go to private companies — but for worse coverage.
- Trump refuses to do the only thing that would prevent payments to private insurance companies: bolster public insurance options such as traditional Medicare and Medicaid.

Trump's "Plan" Is Designed to Screw Over Working Families to Give Handouts to the Rich — Just Like His Big, Ugly Bill:

- GOP-proposed health accounts are designed for [wealthy](#) donors who have the discretionary income to afford their premiums, deductibles, and treatments, and still have enough left over to use the account as a triple tax-advantaged safe haven — not for the average American living paycheck to paycheck.
- Trump wants to rip money away from working Americans who need affordable health care the most and funnel them towards [tax havens for the rich](#), leaving the middle class [drowning](#) in medical bills they can't afford.