

Protect Our Care Wisconsin: GOP health care madness: Republicans kick millions off their coverage, push them into skimpy plans, and hike out-of-pocket costs

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Millions of Americans from Alaska to Florida are folding under the weight of [doubling, tripling, and quadrupling](#) premiums and being [forced to skip meals and cut back utilities](#) because Trump and Republicans in Congress put billionaires and big corporations before working families.

Health care now [tops](#) Americans' concerns about affordability after Republicans ripped away Affordable Care Act (ACA) tax credits from nearly [22 million Americans](#) to bankroll [tax breaks](#) for billionaires and big corporations. Now millions of families trapped in the [GOP's health care affordability crisis](#) are forced to make [gut-wrenching decisions](#). [One in three](#) Americans who buy insurance on their own said they'd likely have to reduce their coverage. Millions of Americans are being [forced into plans](#) that won't cover them when they get sick. More than [one million Americans](#) were forced to drop ACA coverage entirely — a number that will continue to snowball month after month as the Trump-GOP premium hikes become unbearable for more and more families. This is only the beginning of the long, painful road to come for hard-working Americans, [15 million](#) of whom are set to lose coverage by the end of the decade due to Republicans' reckless cuts to the ACA and Medicaid.

Earlier this month, Protect Our Care kicked off a nationwide month-long campaign detailing Republicans' unprecedented attack on our nation's health care. First

reported in [Pulse](#), the campaign will hold Trump and Republicans accountable, calling out lawmakers who voted to take away health care and spike costs for millions of Americans.

Republicans Gutted Tax Credits for Working Families, Ripping Away Coverage From Millions

- **Republicans Ripped Coverage Away From Over One Million Americans So Far, and That's Just the Beginning.** At the start of 2025, more Americans had health care than at any other point in history, and a record high [24 million](#) Americans gained coverage through the Affordable Care Act. Then, Trump took office and immediately went to work dismantling the ACA, eliminating the tax credits, and making it harder for working Americans to enroll in health coverage. As a result, [one million](#) fewer Americans were able to afford ACA coverage this year. Researchers predict that by the time the dust settles, as many as [5 million](#) will have lost health care in 2026 due to GOP premium hikes — continuing a decade-long trend of [uninsurance increasing](#) when Trump is in office.
- **Trump's Newest Proposed Rule Will Throw Millions More off Their Coverage.** As if doubling and tripling premiums weren't enough, the Trump administration recently used a routine regulation as a Trojan horse to further [hike costs](#) and throw even more Americans off their coverage. The proposal adds miles of red tape designed to throw people off coverage, including [multiple measures](#) that were already [stayed by a court](#) since they likely violated federal statute.

CMS estimates the proposed rule will decrease ACA enrollment by [two million people](#), which will likely include [small business owners](#), [farmers](#), and [older adults](#) — all of whom disproportionately rely on the ACA to afford health care and lack alternatives for coverage.

Republicans Pushed People Into Skimpy Plans That Won't Cover Them When They Get Sick

- **Thanks to the GOP, Families Were Forced From Quality Coverage Into Plans That Don't Cover Them When They're Sick.** GOP premium hikes

made high-quality coverage unaffordable for millions, forcing them to reduce their coverage and settle for plans that require them to pay huge deductibles before coverage kicks in and pay thousands more in out-of-pocket costs.

Before Republicans gutted the ACA, low-income families could enroll in [high-quality silver plans](#) for [\\$0](#), and middle-class families could afford a silver plan for no more than 8.5% of their monthly income. Now faced with the average GOP premium hike of [\\$1000](#), one in three people buying insurance on their own say they have to [reduce their coverage](#). By making high-quality coverage unaffordable, Republicans are damaging risk pools and effectively rolling back pre-existing condition protections by pushing young, healthy people out of the marketplace, driving up premiums, and leaving people with pre-existing conditions who cannot get the care they need without appropriate coverage behind to take on the burden of higher premiums.

- **Millions Had No Choice But Bronze Plans.** Bronze plans can quickly devastate savings with higher deductibles and out-of-pocket costs and land people deep in medical debt if they receive a diagnosis such as cancer, but GOP premium hikes left millions of families with no other choice. In California, [73 percent](#) of people who switched plans moved to a bronze plan. In Maine, bronze plan selections now compose [60 percent](#) of plan selections. [Idaho](#), [New Jersey](#), and [Rhode Island](#) also reported an increase in bronze plan selections.
- **Republicans Are Pushing People Towards Even More Threadbare Coverage.** Republicans want to rip away high-quality coverage and push people into coverage that is even more threadbare than bronze plans, known as catastrophic plans. Catastrophic plans are known for their sky-high deductibles and out-of-pocket costs, and are so cost-prohibitive that people are forced to forgo necessary care. These plans are usually offered to young, healthy enrollees who might be able to make do with less coverage, but if Republicans succeed, families could get locked into these predatory plans for up to [10 years](#), leaving them struggling to afford basic health care for their kids and vulnerable to medical debt.
- **Republicans Are Pitching Plans Without A Single Provider In Network.** Under the Trump administration's proposed rule, insurers will be able to scam families with plans that have [no guarantee of being accepted by specific doctors or hospitals](#). These plans would be a nightmare to navigate, requiring consumers to figure out what their plans will pay for specific treatments and try to make arrangements with doctors and hospitals to accept it instead of being able to rely on prices that have been contracted between insurers and health care providers. Republicans want to throw consumers to the wolves to

navigate the health care system on their own.

Republicans Forced Working Americans to Empty Their Wallets to Pay More for Less

- **Higher Premiums.** Trump's "Great Health Care Plan" would raise premiums for nearly [11 million](#) people and throw an additional [300,000](#) people off their coverage by ending a practice called silver loading. A middle-class family of three making \$67,000 a year would be forced to pay [\\$1,600](#) more in premiums if the policy were in effect this year.
- **Higher Deductibles.** Republicans forced millions into plans that force them to pay [an arm and a leg](#) before insurers pay a single dollar, replacing their once affordable, high-quality coverage options with bronze and catastrophic plans that make them pay an average of [\\$7,500](#) to [\\$10,000](#) before coverage even kicks in. To add fuel to the fire, the Trump administration proposed allowing catastrophic plans to require families to pay [\\$31,000](#) before insurers pitch in a single dime. Trump isn't standing up to insurers; he is ripping away health coverage and making it easier for corporations to leave working families in the dust.
- **Higher Co-Pays.** Republicans are pushing Americans into plans that will force Americans to pay more every time they need to see a doctor, consult a specialist, or pick up a prescription. GOP premium hikes are pushing people into bronze and catastrophic plans, which come with higher co-pays for doctors' visits, specialists, and drugs. For example, a single mom making as little as \$16,000 a year who lost her \$0 silver plan due to GOP premium hikes may now be forced to downgrade to a bronze plan. Under that bronze plan, she will pay as much as [\\$73](#) more for each primary care visit than she did last year with her \$0 silver plan. Americans are being broadsided with higher costs at every turn.
- **Higher Out-Of-Pocket Limits.** To add insult to injury, the Trump administration has proposed raising the out-of-pocket cost maximum by [13 percent](#), forcing Americans who buy insurance on their own to pay more for their care at a time when they are already [struggling to afford their premiums and deductibles](#).