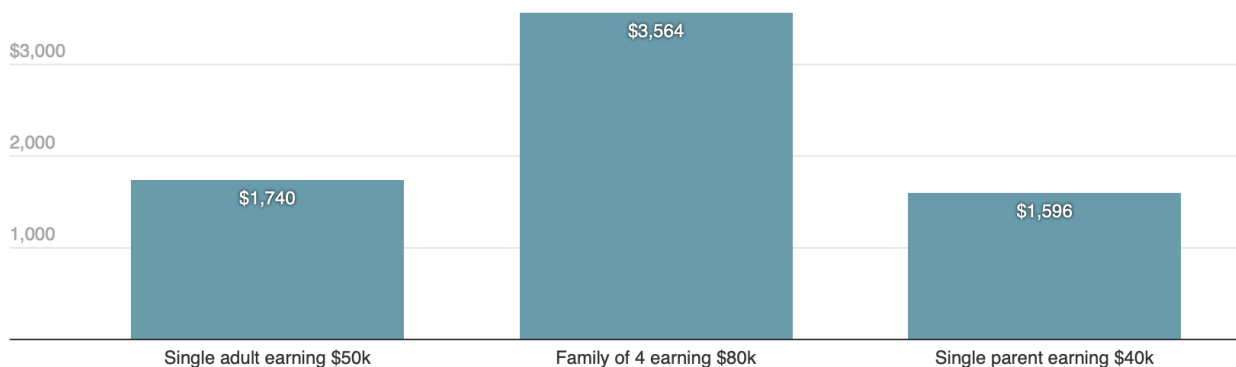


Another Trump Price Hike for Working Class Americans as Health Insurance Premiums Set to Spike Up to 600% this Fall

As American workers and families grapple with the effects of a weakening labor market and rising inflation, another price hike is just around the corner, courtesy of President Trump and Republicans in Congress: rising health insurance costs. At the end of 2025, tax credits that help more than 20 million Americans afford health care coverage will expire, jacking up costs and forcing them to go without life-saving care. Before the Affordable Care Act (ACA) open enrollment period begins on November 1st, Americans covered by ACA Marketplace plans will get notices from their insurance companies notifying them of increased premiums and reduced subsidies. Republicans in Congress must work with Democrats to reverse these harmful health care hikes before they hit monthly premiums.

Americans Will Pay Thousands More in Health Insurance Premiums if Lawmakers Let Enhanced ACA Subsidies Expire



Examples show the increase in annual premium costs for an ACA Marketplace silver plan for: a single 40-year-old with no children, a family with two 40-year-old parents with two children ages 5 and 10, and a single 35-year-old parent with a 5-year-old child.

Source: Kaiser Family Foundation • [Get the data](#) • Created with [Datawrapper](#)

Americans will see a surge in health care prices during open enrollment this fall.

- The expiration of enhanced premium tax credits that help 22 million Americans afford health coverage through the ACA Marketplace will [hike out-of-pocket premium costs an estimated 75%](#) on average and leave as many as [4 million Americans uninsured](#). Premium hikes will top 90% in many rural areas.
 - For a typical family of four with a household income of \$80,000, monthly premiums will increase 113%, from \$263 per month to \$560 per month, as a result of the expiration of enhanced subsidies.
 - For a single person earning \$50,000, monthly premiums will increase 54%, from \$270 per month to \$415 per month.
 - The lowest income Americans would face the steepest premium increase: A single adult earning \$25,000 would see premiums rise by 573%.

- Even those not receiving tax credits will be impacted: insurers have signaled that they will hike gross premiums for ACA Marketplace plans by an average of 20%, the largest in six years.
 - About [one-third](#) of these premium hikes are driven by Trump's tariffs which are raising the cost of health care inputs and services and by the expiration of the enhanced subsidies, which will change the composition of enrollees.
- For the 160 million Americans covered by health insurance plans offered by their employers, premiums are [expected to increase](#) by 9% next year, the largest increase in 15 years. In fact, premium increases will top 10% for half of all employers.
 - To offset higher premium costs, 59% of employers plan to pursue cost-cutting measures like raising out-of-pocket costs for insured workers.
- In turn, this will push more Americans under the crushing weight of medical debt, which [recent polling](#) from Groundwork and Protect Borrowers finds affects 50% of Americans.
- At the same time that Republicans fail to extend cost- and life-saving ACA subsidies, their budget law will also take away health care from more than [7 million Americans](#) who receive coverage through Medicaid.

Americans are very concerned about health care costs, and one-third have already delayed or forgone care:

- A [recent CBS/YouGov poll](#) found that 57% of voters see the Republican budget law for what it is: a price hike on health care for everyday Americans.
- [Recent polling from Fox News](#) finds that **81% of Americans say that health care costs are a problem** for them and their families, including **51% who say they are a "major problem."**
- According to the [Kaiser Family Foundation](#), **more than 60% of insured adults worry about the cost of health care services and unexpected medical bills.** More than 35% worry about affording their monthly health insurance premium.
 - One-third of adults say that they have skipped or postponed care in the past year because of the cost. One-in-five adults say they have not filled a prescription and one-in-seven have cut pills in half or reduced doses of medicine because of the cost.
 - More than half of adults who get their health insurance through the ACA Marketplace say that their premium costs are too high – even with enhanced subsidies in effect.