



## **Republican Sabotage Pushes Premiums Higher**

In a few months, millions of Americans will choose their health insurance for next year. As they make their decisions, rising premiums—driven by sabotage from Congressional Republicans and the Trump administration—may put health care out of reach for many working families.

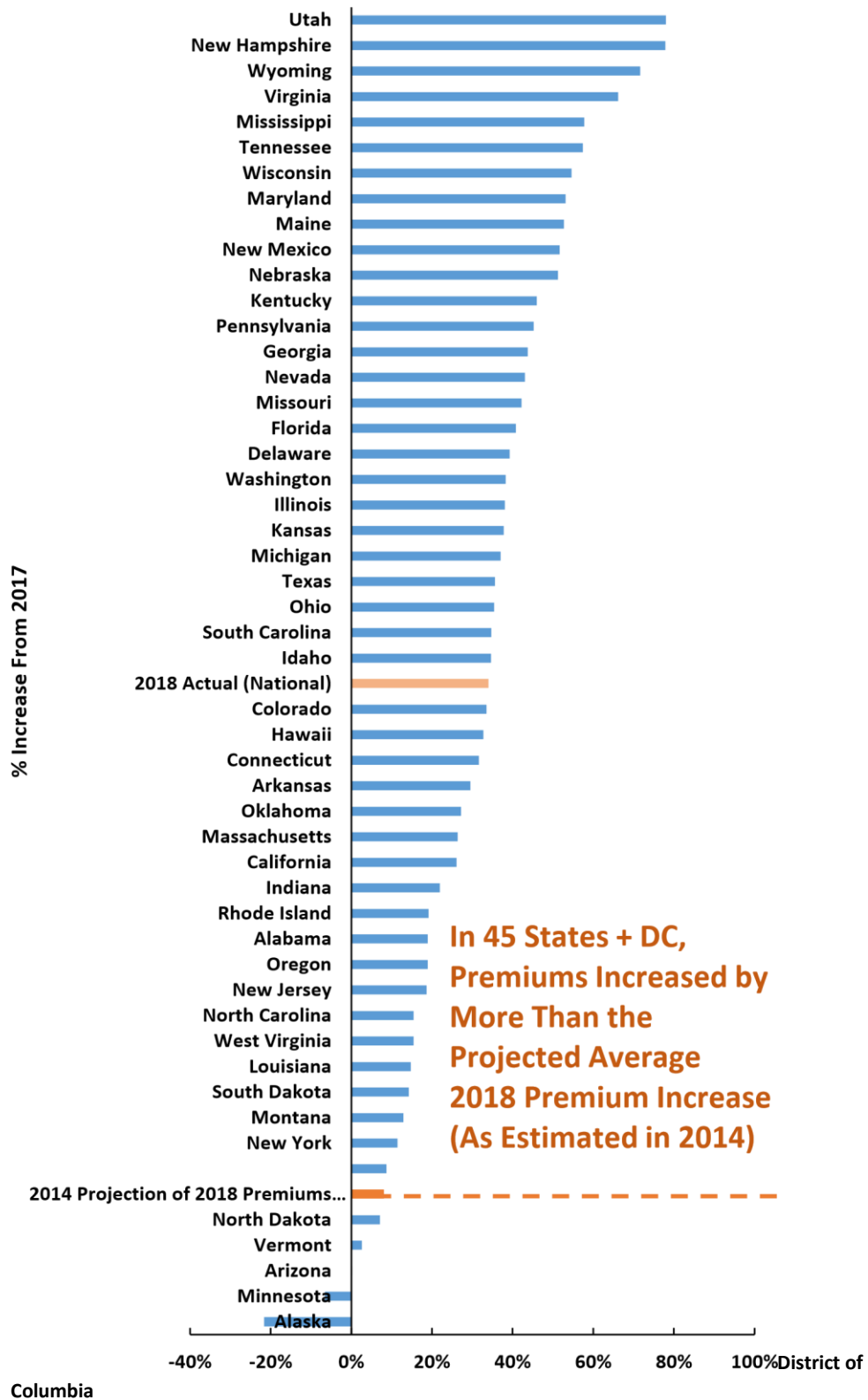
At a time when premium increases were previously projected to start levelling off, premiums have instead risen more sharply since 2016.<sup>1</sup> Last year, they rose by 34 percent on average, a far cry from the 8 percent previously projected, with increases exceeding the national projection in 45 states and the District of Columbia.

Moreover, preliminary filings in many states show continued increases next year. In Maryland, for example, the benchmark plan will increase by 36 percent in the individual market.<sup>2</sup>

This is the direct result of Republican sabotage. The GOP tax law alone is projected to hike premiums by 10 percent from its repeal of a key provision of the Affordable Care Act (ACA).<sup>3</sup> On top of that, the Trump administration is driving premiums up by slashing ACA outreach budgets, greenlighting junk plans, and halting payments that reduce consumer out-of-pocket costs.<sup>4</sup>

Americans are already taking home less in real earnings, and making do with less.<sup>5</sup> Without an end to Republican sabotage, premium hikes will only continue to cut into shrinking budgets at a time when working families can least afford it.

## States Overwhelmingly Experienced Premium Increase Above Projected in 2018



Source: Kaiser Family Foundation and Center for Health and Economy Note: Premiums are before tax credits. Projections are for an average silver plan without cost-sharing reduction payments. Actual data is for average benchmark plans, which are second-lowest cost silver plans. State-level estimates are for major cities in a those states.

<sup>1</sup> JEC Democratic Staff analysis of data from Kaiser Family Foundation and the Center for Health and the Economy.  
<https://www.kff.org/private-insurance/issue-brief/tracking-2019-premium-changes-on-aca-exchanges/>;  
[http://healthandeconomy.org/health-and-economy-baseline-estimates/#\\_edn3](http://healthandeconomy.org/health-and-economy-baseline-estimates/#_edn3)

<sup>2</sup> <https://www.kff.org/private-insurance/issue-brief/tracking-2019-premium-changes-on-aca-exchanges/> Premiums are for the 2nd lowest cost silver plan before tax credits in a major city for a state.

<sup>3</sup> <https://www.cbo.gov/publication/53300>

<sup>4</sup> <https://www.vox.com/policy-and-politics/2017/10/12/16070724/trump-cost-sharing-reductions-pulled>  
<https://www.vox.com/2017/8/31/16236280/trump-obamacare-outreach-ads> <sup>5</sup>  
<https://www.nytimes.com/2018/07/06/business/dealbook/inflation-wages.html>