

UNCOVERING THE FACTS: Health Care Costs

Who's going to cost working families more in health care costs—Trump or Harris? The Biden-Harris administration reduced health care costs, fought price gouging, and protected patient coverage. The Trump-Pence administration followed the conservative playbook on health care aiming to shift costs and risks onto patients.

Biden and Harris

- Defended and bolstered the Affordable Care Act (ACA). They boosted subsidies for the ACA, directly lowering premium costs and expanding health care coverage for working families, including low-income families.
- Increased health care incentives through the Inflation Reduction Act that encouraged more state governments to accept Medicaid expansions.
- Introduced bargaining with pharmaceutical companies over drug prices—saving Medicare money without reducing the benefits Medicare recipients count on.

Trump and Pence

- Pushed hard to crush the Affordable Care Act, which would have cost working families \$33 billion. Their alternative? A plan that would have raised out-of-pocket and premium costs.
- Weakened the ACA by cutting cost-sharing reduction subsidies and repealing the individual mandate, which was a key to keeping premium costs under wraps
- Weakened minimum benefit requirements and other consumer protections in health insurance plans for both the individual and the employer-based markets.