



2025 PRIORITIES

THE ISSUES: Affordability is the number one voter health concern. Although most Americans have health insurance, the rising costs of hospitals, doctors, and medications are making coverage increasingly unaffordable, leading to higher premiums and out-of-pocket expenses. By 2032 a typical family will spend 40 percent of their income just on health care premiums. At the same time, deductibles have increased 100 percent in the last 10 years.

Rather than reduce costs, Congress has largely focused on increasing or protecting government-run health care, piling more money into an expensive system while shifting the burden onto taxpayers. Increasingly, these subsidies consume a greater share of our fiscal resources, driving up deficits to subsidize inferior coverage.

THE VISION: CAHC envisions a dynamic, competitive marketplace where all Americans have access to an array of increasingly affordable coverage and care choices. To achieve this, we must:

1. **LOWER HEALTH COSTS** - The best way to lower premiums and out-of-pocket costs is to prevent illness, shrink the cost of care, and improve incentives for high-value care.
 2. **EXPAND PRIVATE MARKET COVERAGE OPTIONS** - Establish a new balance that reduces reliance on government-run health care, and renews the commitment to private options and employer sponsored insurance.
 3. **LIMIT THE ROLE OF GOVERNMENT**- A regulatory reset is needed to get government micromanagement out of health care to better empower consumers, expand competitive markets, and drive efficiency.
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THE SOLUTIONS: Policymakers must prioritize health care affordability by expanding options for consumers, reducing medical costs, and creating competitive markets. Government policies that increase costs for patients and consumers should be reformed or repealed.

1. **Keep Medicare Drug Benefits Affordable.** Under President Trump's first term, premiums for Medicare drug plans **decreased** by 11 percent, and plan choices went up by 50 percent. Since the enactment of President Biden's Inflation Reduction Act (IRA), Medicare premiums **increased** 57 percent, and choice is down by 53 percent. Consumers pay more at the pharmacy counter and research into promising treatments are being scrapped. The IRA is not working and should be replaced by pro-market, pro-consumer, and pro-innovation policies.

- 2. Increase Private Coverage Where It Counts-Small Businesses** Since enactment of Obamacare, millions of small businesses dropped coverage, sending workers into more expensive government-funded programs that provide less access to doctors and drugs. Less than one-third of mom-and-pops offer coverage to their employees. Congress should reverse this trend by expanding options, such as through a new small business coverage credit, [expanded Individual Coverage Health Reimbursement Arrangements \(ICHRA\)](#)s, [Association Health Plans](#) (AHPs), and [expanding regulatory flexibility to small employers](#).
- 3. Protect Employee Benefits from Tax Increases.** Most Americans get coverage from their employer and want to keep it because private coverage offers lower costs for patients and better access to doctors and drugs. Congress should not make things worse by taxing employee benefits (capping or repealing the exclusion from income for employer sponsored insurance). This approach would cause millions to lose private coverage while sending millions into government-run health care.
- 4. Expand Eligibility for Health Savings Accounts (HSAs).** CAHC supports expanding HSA eligibility because HSA plans are often the lowest premium option in most markets. They also fill gaps in insurance, help people stay healthy through prevention and wellness, and empower consumers to make wise health decisions. Government policies are preventing hundreds of millions of Americans from accessing HSAs in ACA Exchange Plans, Medicare, Indian Health Service, the VA and in Employer Markets. Congress should pass [H.R. 548, the HSA Modernization Act](#). The Trump Administration should create more flexibility for HSAs to cover preventive and wellness services, and expand HSA arrangements in ACA markets and Medicaid.
- 5. Oppose Government-run Health Care.** CAHC opposes price setting and government micromanagement with worker's benefits (Medicare for All, Public Option, SMART Prices Act). One reason for spiraling health costs is lack of transparency in health care pricing. CAHC supports transparency, incentives, and rules that bolster competitive markets. Congress should pass the [Healthy Competition for Better Care Act](#). The Trump Administration should [strictly enforce federal price transparency rules](#).
- 6. Reduce Medical Costs and Drive Out Waste that Harms Patients.** Inappropriate payments in government programs must be quickly identified and stopped. Payments for delivery of care that doesn't benefit or even harms patients must end. Congress should pass [the MVP Act](#) to pay for a drug's value, not the volume of pills and enact site-neutral payment reforms. The Trump Administration should deploy AI strategies and aggressive enforcement to spot and stop fraud across federal health programs.