

Federal Health Policy Changes

Past Year and Next Year

Jeanne M. Lambrew, PhD

Director of Health Reform, The Century Foundation

Adjunct Professor of Health Policy, Harvard School of Public Health

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Views and opinions are my own and not necessarily my employers.

What Did Not Happen Since Last Fall

No New Health Laws

Retreat from:

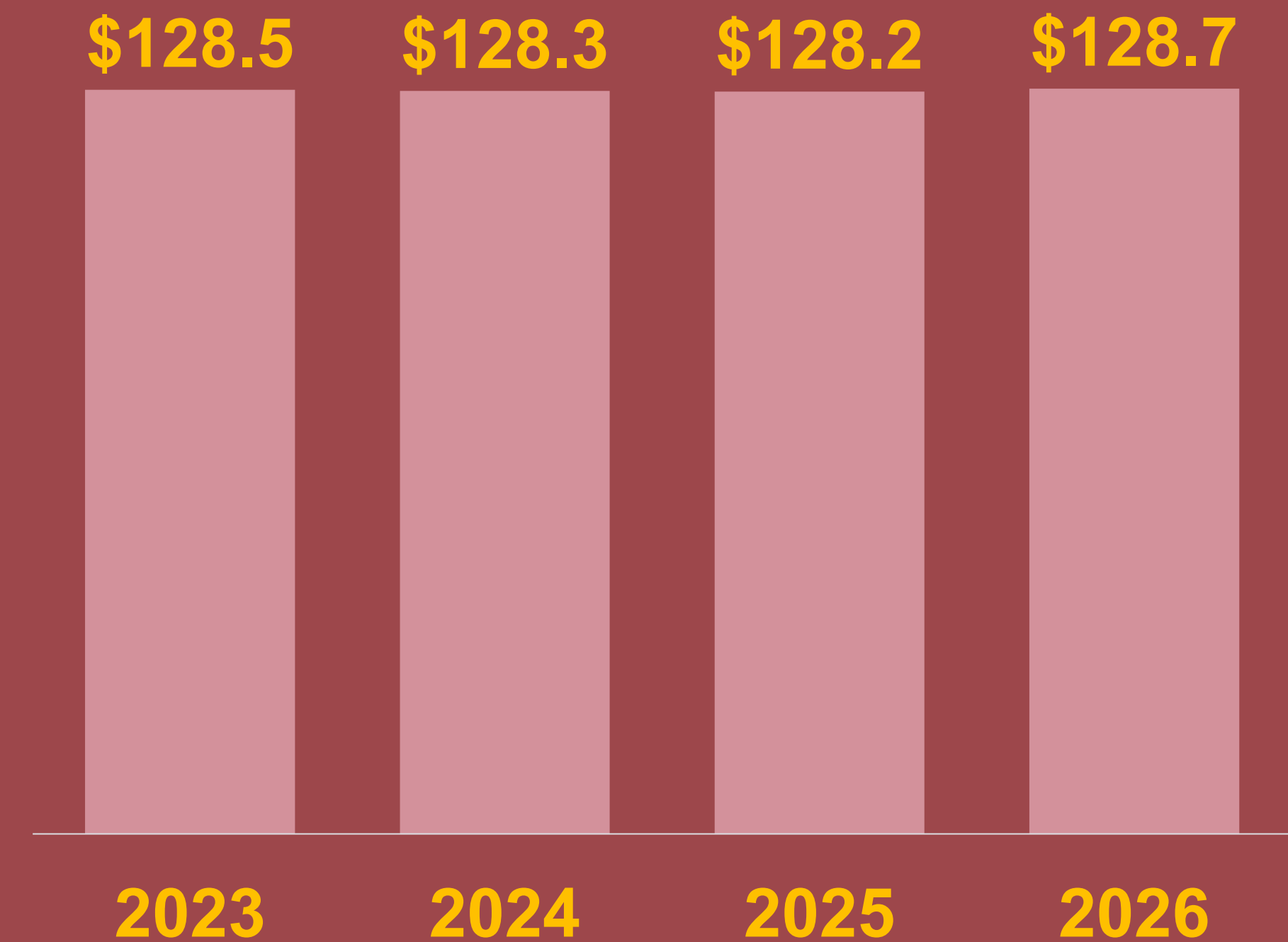
- Dept of Gov't Efficiency (DOGE)
- Health and Human Services (HHS) reorganization and cuts

Blocked Executive Actions:

- Court injunctions of some Health Insurance Marketplace rules
- Release of certain HHS grants

No Reduction in U.S. HHS Discretionary Budget

(Dollars in Billions)



Source: U.S. HHS "Budget in Brief"

What Did Happen Since Last Fall

Intensification of Program Integrity:

- Withholding and clawing back funding
- Decertifying Medicaid Fraud Control Units

New Health Care Rules:

- Going beyond normal boundaries
- Limiting state flexibility

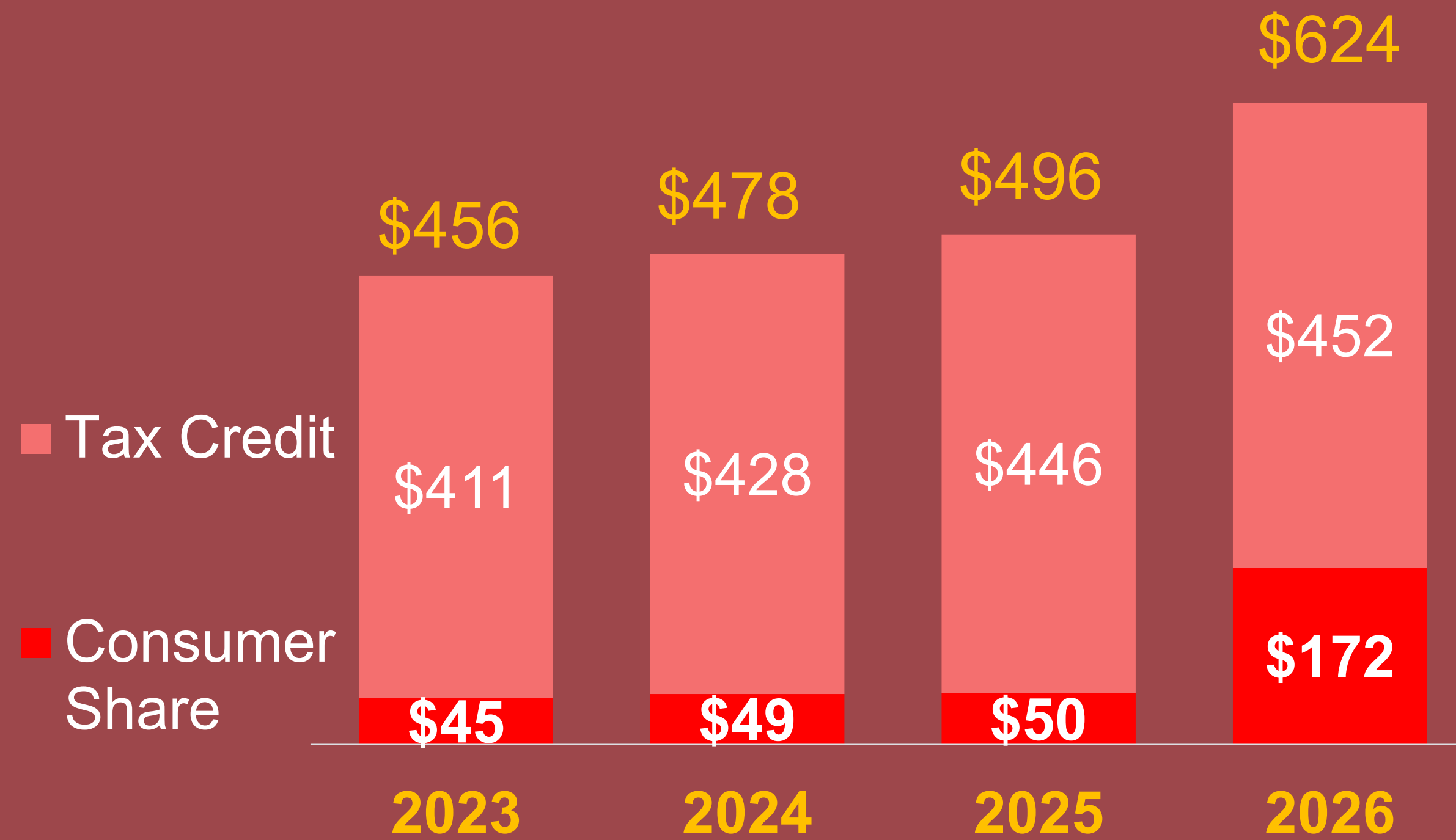
Failure to Extend Enhanced Premium Tax Credits:

- Despite majority support

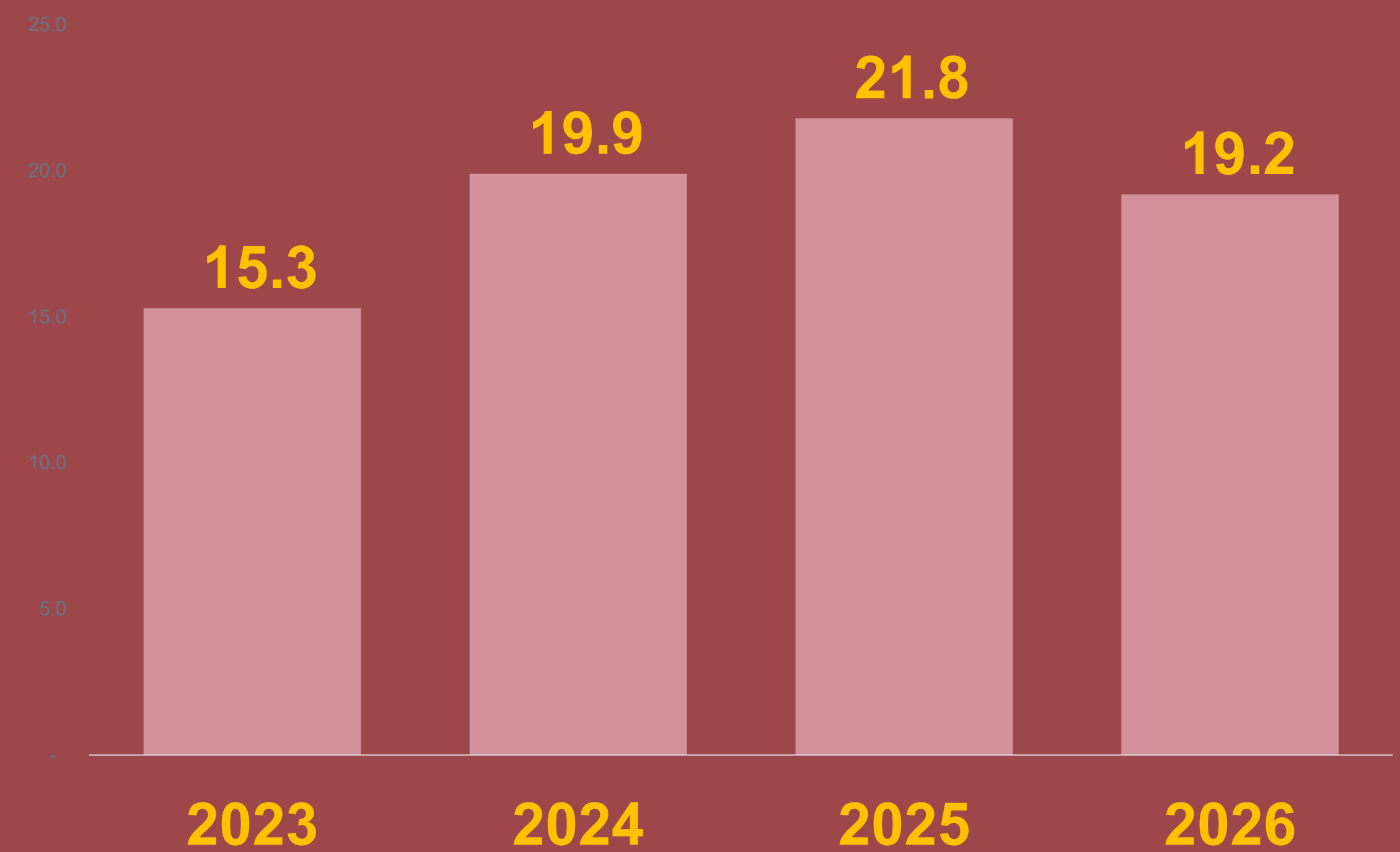


Marketplace Costs Up, Coverage Down

2026 Marketplace Average Monthly Premiums

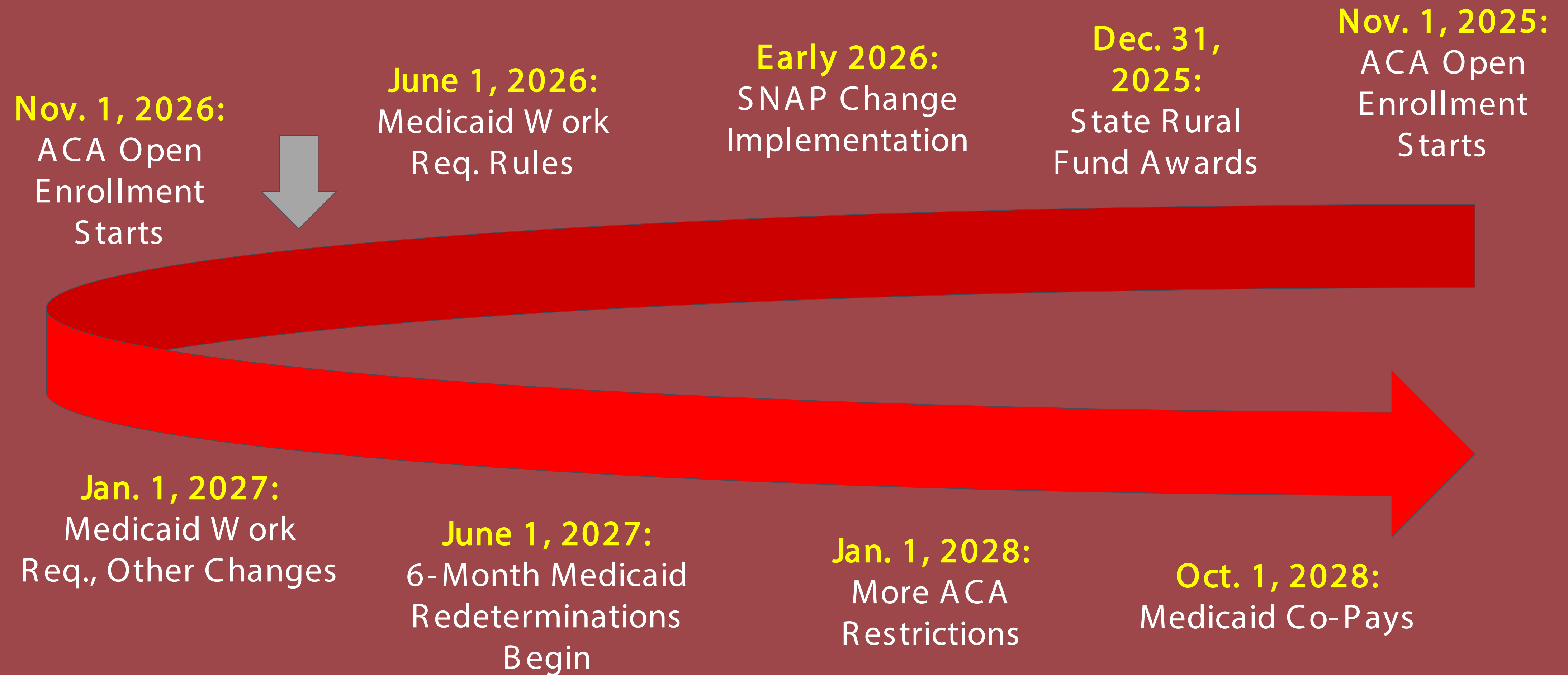


2026 Marketplace Enrollment (People in Millions)



Source: KFF, July 2026; enrollment is effectuated.

More Policy Changes on The Horizon



Marketplace Outlook

Premium Increases for 2027:

- Nationwide: Proposed ~15%
- Maine: Approved 14.8%

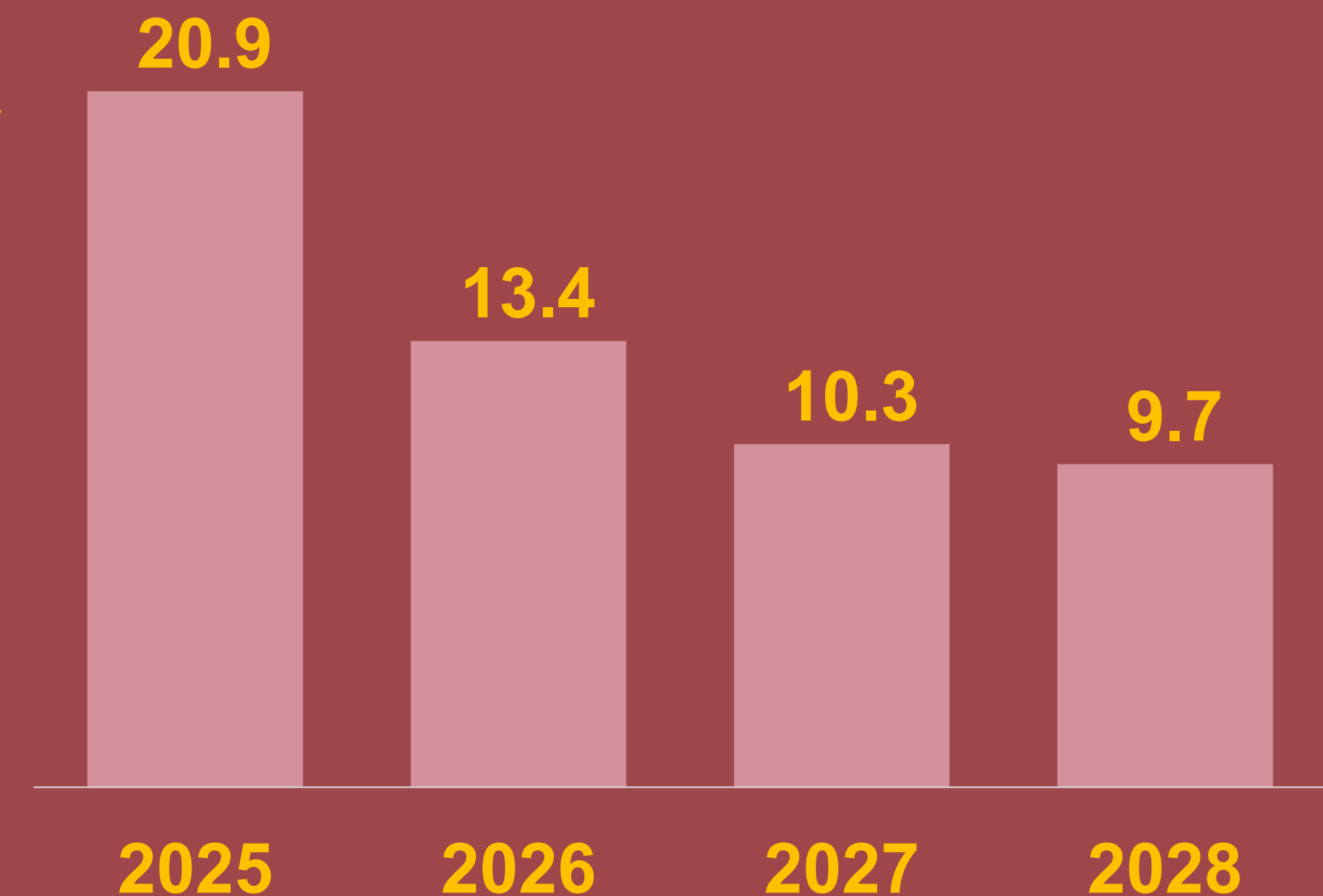
End of auto-reenrollment for 2028:

- Constituted 45% of enrollees in 2025

Projected enrollment in 2028:

- 54% drop from 2025

Projected Marketplace Enrollment (People in Millions)



Source: Congressional Budget Office

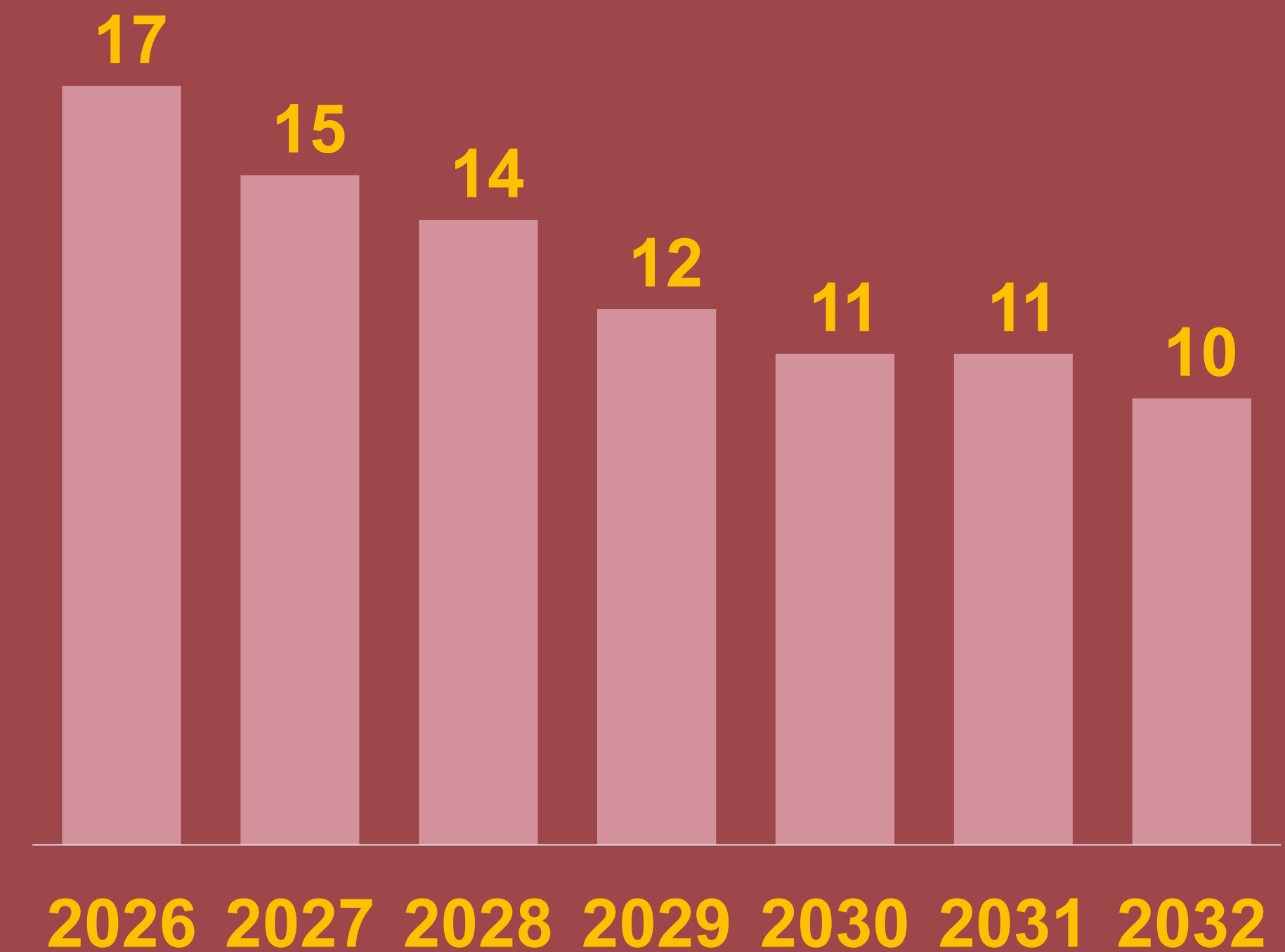
Medicaid Outlook

Changes Phased In

Effects Beyond Expansion Enrollees:

- 2 million fewer covered children since President Trump took office
- Financing limits contribute to cuts in eligibility and benefits

Projected Medicaid ACA Expansion Enrollment (People in Millions)



Source: Congressional Budget Office

Uninsured Outlook

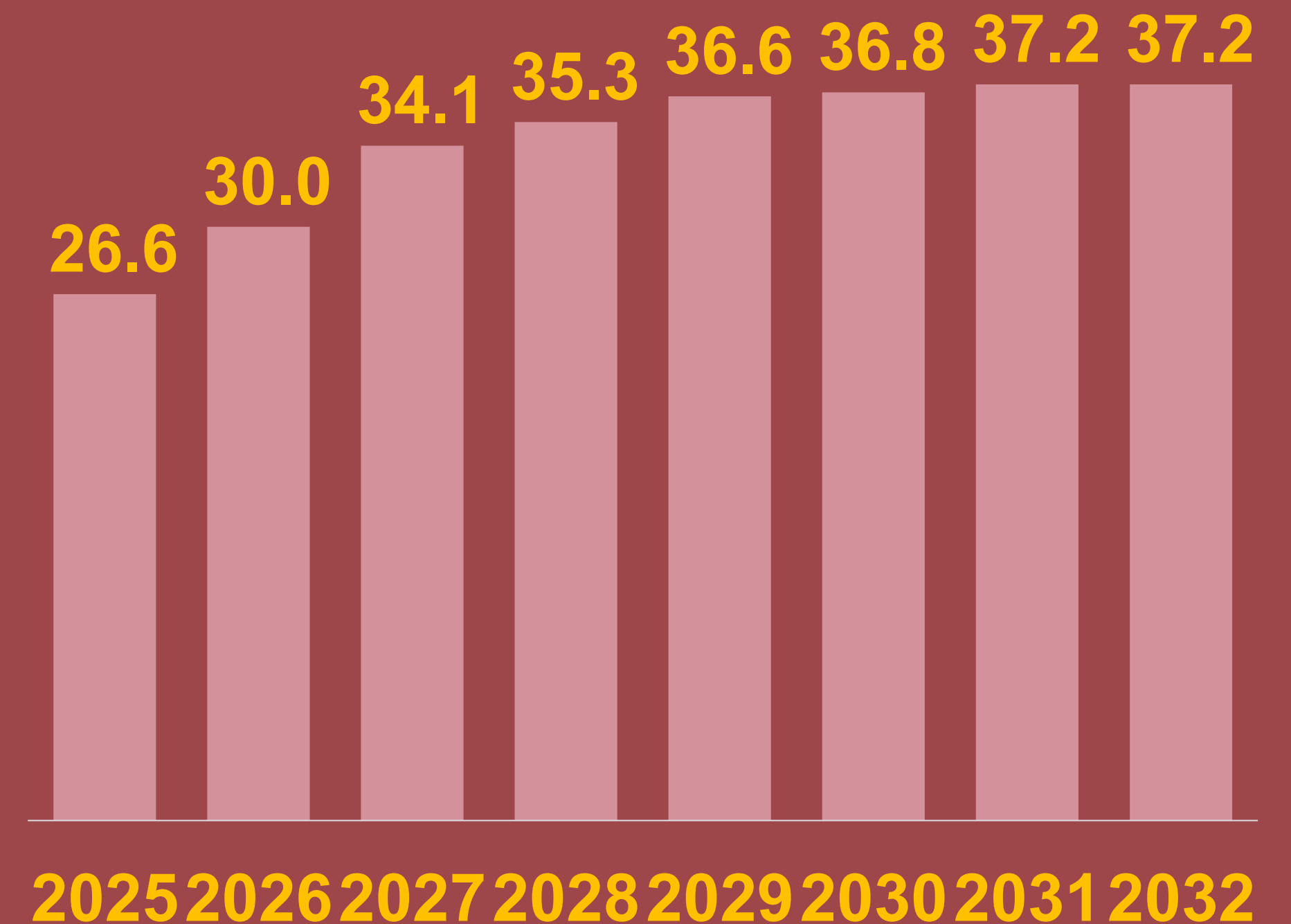
Uninsured Rate Projected to Increase by 50% by 2032

Impact Already Being Felt:

- Tenet: One-for-one conversion: Marketplace to being uninsured
- Community Health System, SSM Health: 20-21% increase in uninsured patients
- Hospital Corporation of America: \$1 billion in uncompensated care

Source: New York Times, 7/30/26

Projected Uninsured (People in Millions)



Source: Congressional Budget Office

Potential Changes in Washington

If Status Quo:

- Return to tax cuts since some expire – likely partially offset through more safety net spending reductions in the name of program integrity

If Change:

- Slow-down or delay of key coverage policies
- Congressional oversight of executive actions

Regardless:

- State action: 21 new governors
- Start of the next Presidential election in which health will be an issue