



HEALTH CARE ACTION PLAN

***NEW DEMOCRAT COALITION
HEALTH CARE WORKING GROUP***

2025

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I. Introduction

Affordable, high-quality health care is essential not just for families' well-being, but also for their financial security and peace of mind. Every American deserves quality, affordable health care, from providers they trust, when and where they need it.

The New Democrat Coalition supports a health care system that lowers costs, expands access, and protects the coverage Americans rely on. Smart health care policies will ease the burden on working- and middle-class families, help them get ahead, and strengthen the American economy. We believe common-sense reforms can reduce costs, improve access to doctors and hospitals, especially in rural and underserved areas, protect women's health, encourage innovation, and strengthen public health for all communities.

Unfortunately, Congressional Republicans have a different vision. Their actions have rolled back coverage, slashed Medicaid, threatened women's health, endangered vaccines and lifesaving medical research, and will ultimately drive-up health care costs for working families. At the same time, these proposals ignore the financial strain of rising costs that leave millions with medical debt while undermining the science, innovation, and public health infrastructure needed to keep Americans safe. Most recently, Congressional Republicans passed a funding bill that failed to extend the Affordable Care Act's (ACA) enhanced premium tax credits to keep coverage affordable or address the broader health care challenges created by Republican policies.

The New Democrat Coalition's Health Care Action Plan is based on six fundamental pillars: lowering costs for working families, closing coverage gaps and expanding access to care, protecting and securing American health care, protecting women's health, encouraging research and innovation, and combating misinformation and strengthening public health. It advances a clear vision: health care policy should not only preserve what we have, it should create a stronger, fairer, and more affordable system that protects every American.

II. New Dem Principles

1. **We believe every American should have quality, affordable, health care with predictable costs free from the risk of financial strain, crushing debt, or even personal bankruptcy.**
 - a. Affordable health care enables consumers to plan and budget with confidence.
 - b. Patients deserve transparency and simplicity instead of hidden charges and confusing bills.

- c. No one should face financial ruin because of an unexpected illness or accident.
- 2. **We are committed to improving Americans' health care and protecting and strengthening the Affordable Care Act, Medicare, and Medicaid as cornerstones of American health and financial security.**
 - a. Seniors, children, people with disabilities, small businesses, and working families should never have to fear that the rug will be pulled out from under them by politicians.
 - b. These programs should be stable, sustainable, and shielded from partisan brinkmanship.
 - c. Resources must be managed responsibly to preserve trust and ensure long-term security.
- 3. **We affirm that, no matter where they live, all Americans deserve timely, reliable access to doctors and other medical professionals, hospitals, and medicines close to their homes.**
 - a. Every community should have access to essential services, from emergency care to maternity care to behavioral health.
 - b. The health care system should invest in providers and innovative technologies that bring care closer to people.
 - c. Care should be equitable and available to all, regardless of geography, income, or background.

III. Policy Priorities

I: Lower Costs for Working Families

Health care costs are the single largest financial burden facing many working- and middle-class families today. Since 2000, premiums and deductibles have grown far faster than wages, leaving millions of Americans paying more for less coverage. No family should fall into debt or go bankrupt simply because they got sick or needed care.

- a. **Preserve and stabilize the enhanced premium tax credits and the caps on premiums in the Affordable Care Act**, ensuring reduced health care costs for millions of Americans.
- b. **Reduce the cost of care** by driving greater efficiency, transparency, and competition throughout the health care system, ensuring patients consistently pay fair and reasonable prices for the services they need.
- c. **Build on the Affordable Care Act**, ensuring that no family is forced to spend more than a reasonable share of their income on health insurance premiums and deductibles—no matter how they get their coverage—so that care is affordable and accessible for all.
- d. **Close the last major gap in protecting patients from surprise billings** by increasing enforcement of the No Surprises Act (P.L. 116-260) and banning unexpected, high-cost charges for emergency ground ambulance transportation and guaranteeing patients and providers are shielded from financial shock in crisis situations.
- e. **End the harmful practice of reporting medical debt to credit bureaus**, improve standards and resources for financial assistance to prevent medical debt, and end aggressive debt collection practices that block families from getting stable housing and other forms of financial equity.

- f. **Extend Medicare’s \$2,000 annual prescription drug out-of-pocket cap**—rising to \$2,100 in 2026 under the Inflation Reduction Act (P.L. 117-169)—and its \$35 monthly insulin cap to individuals with private insurance.
- g. **Increase transparency across the prescription drug supply chain**, including Pharmacy Benefit Managers (PBMs), drug manufacturers, wholesalers, pharmacies, direct-to-consumer platforms, and pharmacy services administrative organizations, to expose opaque pricing practices and ensure affordable prices for patients.

II: Close Coverage Gaps and Expand Access to Care

The Affordable Care Act transformed the American health insurance landscape, cutting the uninsured rate from over 13% in 2013 to about 8% in 2024. Yet despite this historic progress, over 27 million Americans still lack coverage—and that number is poised to rise. Congressional Republicans’ Big Ugly Law (P.L. 119-21), combined with recent policy changes pushed by the Trump Administration and Congressional Republicans, threatens to leave millions more without the care they rely on.

Beyond those 27 million uninsured, millions of Americans with coverage continue to face barriers to care—from provider shortages to rural hospital closures to outdated enrollment systems. When health care is accessible, it prevents crises, saves lives, and makes our health system stronger for everyone

- a. **Restore the Trump Administration’s \$90 million cut to the Affordable Care Act (ACA) Navigator program**—previously restored by the Biden Administration in 2021—to ensure consumers, especially those in rural and underserved communities, can access free, unbiased health insurance assistance and services.
- b. **Protect rural and safety-net hospitals from closure** and ensure access to essential services like maternity care, emergency care, and behavioral health.
- c. **Provide long-term, stable federal funding for community health centers**, safety-net hospitals, and rural health clinics to sustain affordable, high-quality care in every community.
- d. **Streamline enrollment for people to obtain health insurance** by allowing people to check a box on their tax forms to determine eligibility for Medicaid, Children’s Health Insurance Program (CHIP), or ACA Marketplace coverage.
- e. **Expand training programs, loan repayment incentives, and pipeline partnerships** to address shortages of physicians, nurses, behavioral health providers, and other essential professionals.
- f. **Provide grants through the Health Resources and Services Administration (HRSA)** to colleges and universities to establish or expand allopathic (M.D. granting) or osteopathic (D.O. granting) medical schools in underserved communities or at minority-serving institutions (MSIs), including Historically Black Colleges and Universities (HBCUs).
- g. **Make permanent the telehealth flexibilities** that increased access to care and serve as a crucial lifeline for rural communities.
- h. **Ensure the 340B Drug Pricing Program is a vital source of affordable medicines** for vulnerable patients, operates with strong transparency and accountability guardrails, and delivers expanded access, improved care, and reduced costs for patients and vulnerable communities.
- i. **Promote the availability and competition of affordable prescription drug options** which offer identical clinical value to reference brand-name treatments.

- j. **Expand cancer prevention and detection** through the National Breast and Cervical Cancer Early Detection Program and research into Multi-Cancer Early Detection (MCEdDs).
- k. **Strengthen the global and domestic fight against HIV** by sustaining federal investments in prevention, testing, and treatment, including support for models like at-home testing and Pre-Exposure Prophylaxis (PrEP) access.
- l. **Ensure adequate and consistent reimbursement and coverage for substance use disorder treatment** for private and public insurers so that every individual struggling with addiction has access to the critical medical care they need, expand federal incentives to increase the workforce trained in addiction care, and increase federal investments to support the continuum of care needed in prevention, treatment, recovery, and harm reduction to address the opioid and overdose epidemic.
- m. **Expand behavioral health screenings**, increase funding for federal programs that support access to mental health services, and invest in care coordination to ensure those who need mental health services receive care.
- n. **Integrate behavioral health into primary care settings**, such as through Certified Community Behavioral Health Clinics (CCBHCs), to expand access, enhance care coordination, and support a whole-person centered approach to treatment.
- o. **Expand access to non-emergency medical transportation**, including medical ride-sharing platforms, to help patients in all communities overcome transportation barriers to care.

III: Putting Patients Over Profits

Medicare and Medicaid are cornerstones of America's health care system, serving more than 140 million people combined. Yet these programs remain under constant threat from partisan cuts and political brinkmanship. Most recently, Republicans passed legislation slashing over \$1 trillion from Medicaid—putting 330 hospitals at risk of closure, threatening the jobs of 477,000 health workers, and endangering 570 nursing homes across the country. Yale Public Health estimates these cuts could imperil the lives of 51,000 people. Preserving these programs is about more than defending benefits—it is about protecting the lives of seniors, people with disabilities, working families, and children.

- a. **Reverse Republicans' harmful cuts to Medicaid and modernize the program** so it can expand coverage, improve access to providers, streamline enrollment, and remove unnecessary red tape that prevents people from getting care.
- b. **Protect and strengthen Medicare** by safeguarding its guaranteed benefits, enhancing the quality and coordination of care for seniors, ensuring the program can negotiate lower drug prices, and taking steps to preserve the program's financial security and sustainability for decades to come.
- c. **Streamline and modernize the Prior Authorization process**, including within Medicare Advantage, to reduce administrative burdens and enable safe, timely care, while opposing efforts that would deny seniors necessary care in Traditional Medicare or move toward privatizing the program.
- d. **Crack down on fraud and abuse in Medicare and Medicaid** by bolstering program integrity resources, improving oversight, and targeting bad actors—without cutting benefits or reducing access for the people who rely on these programs.

IV: Protect Women's Health for Every Generation

Adult women comprise 52% of the total Medicaid population and made up the majority of adults covered in 2023. Yet in the United States today, women are dying from preventable causes at alarming rates, and access to contraception, abortion, fertility care, and maternal health services is under relentless attack. Protecting and expanding these essential services is critical to ensuring women's health, safety, and security across every stage of life.

- a. **Protect access to contraception, abortion, and family planning services** by upholding federal protections like the Emergency Medical Treatment & Labor Act (EMTALA), sustaining Title X and the Title V Maternal and Child Health Services Block Grant, and reinstating Medicaid funding for reproductive health organizations cut by the Big Ugly Bill (P.L. 119-21).
- b. **Support maternal and child well-being** with expanded postpartum services, maternal mental health resources like the National Maternal Mental Health Hotline, Medicaid coverage for quality maternity care including doula services, and enhanced data systems including the Pregnancy Risk Assessment Monitoring System (PRAMS) and state maternal mortality review committees.
- c. **Safeguard access to fertility care** by protecting Assisted Reproductive Technology (ART) like In Vitro Fertilization (IVF) and sustaining research programs such as the National ART Surveillance System.
- d. **Support research, improved diagnostics, and early detection** of uterine fibroids, Asherman's Syndrome, and other conditions affecting women's reproductive organs.
- e. **Reinstate the \$15 million rescission to Violence Against Women Act (VAWA)** funding and expand resources and support for survivors of domestic violence.
- f. **Promote early childhood health and family stability** by strengthening the Maternal, Infant, and Early Childhood Home Visiting (MIECHV) program.
- g. **Update IRS guidelines to fully reflect modern family-building needs** by expanding the definition of infertility to include same-sex couples and ensuring that the full range of In Vitro Fertilization (IVF) and surrogacy-related medical expenses are tax-deductible.

V: Encourage Research and Innovation

To usher in a new era of medical discovery and health care innovation, the United States must be well equipped to support research, develop breakthrough treatments, and ensure that innovation benefits all Americans. Recent cuts to medical research funding have threatened our nation's leadership in health care innovation. The Trump Administration's actions, including the termination of billions in NIH grants and destabilizing changes to indirect research cost agreements, have disrupted critical scientific work and undermined public health efforts. These decisions have especially impacted research on long COVID, HIV/AIDS, and mRNA vaccine development, areas essential to our pandemic preparedness and overall health resilience.

- a. **Restore and increase federal investment in biomedical and public health research** to accelerate the development of new treatments, vaccines, cures, and technologies that improve patient outcomes and save lives.
- b. **Support inclusive clinical trials and research infrastructure** encompassing diverse populations, modalities, and locations, to ensure innovations are safe, effective, and accessible for all communities.

- c. **Expand public-private partnerships** with universities, research institutions, and industry to translate discoveries into tangible therapies, medical devices, and digital health solutions.
- d. **Invest in health data systems, electronic health records, and digital tools** like Artificial Intelligence (AI), while ensuring patient safety and privacy.
- e. **Protect and enhance graduate medical education funding** to cultivate the next generation of clinicians and researchers.
- f. **Promote equitable innovation** by directing research toward women’s health, behavioral health, rare diseases, and emerging fields such as cell and gene therapies, to ensure research addresses the full spectrum of patient needs.
- g. **Support small and mid-size biotechnology companies** in their efforts to develop innovative treatments and medicines for a wide range of illnesses and diseases.
- h. **Support innovation in health delivery models**, including telehealth, value-based care, and community-based interventions, to improve access, quality, and affordability.
- i. **Strengthen intellectual property protections** to support the translation of early-stage research into new treatments and cures, while preserving guardrails that prevent anti-competitive practices and protect affordability, reinforcing America’s long-term medical competitiveness.

VI: Combat Misinformation and Protect Public Health

In an age where social media platforms have become go-to sources for health information, misinformation can spread faster than facts, influencing behaviors around diet, vaccination, and substance use. For decades, special interests and bad-faith actors have distorted facts about vaccines, nutrition, and therapies, undermining evidence-based policies and endangering public health. The United States cannot afford to let falsehoods dictate policy or put our children at risk. We have already seen the costs of such myths and misinformation with thousands of preventable COVID-19 deaths and growing public distrust in science and public health institutions.

- a. **Protect every child by countering dangerous vaccine disinformation** with evidence-based information and ensuring equitable access to lifesaving vaccines.
- b. **Crack down on deceptive marketing of harmful products**, including nutrient-poor foods and tobacco alternatives, especially to children.
- c. **Increase transparency around social media algorithms and industry relationships** that influence diets, eating habits, smoking, substance use disorders, and chronic disease risk.
- d. **Build resilience for the present and any future public health crises** by promoting reliable sources of information and scientific literature.
- e. **Strengthen digital literacy programs in schools and communities** to help children and adults identify misinformation and make informed health decisions.
- f. **Take steps to protect the public health workforce** from politically motivated mass layoffs or restructuring, ensuring stable, trusted, and effective public health operations.
- g. **Reaffirm the United States’ commitment to global health** by remaining an active member of the World Health Organization (WHO).

IV. Next Steps

After the final House passage of the Continuing Resolution (CR) on November 12th that failed to extend the ACA's enhanced premium tax credits to lower health care costs or address the broader Republican-caused health care crisis, New Dems are leading the fight for more affordable, accessible health care.

Beyond allowing ACA enhanced premium tax credits to expire, Congressional Republicans continue to promote policies that slash coverage, raise costs, and threaten women's health. As a result, working families are facing higher premiums, increased medical debt, and additional barriers to care. The New Democrat Coalition offers a clear alternative: lifesaving, common-sense reforms that protect coverage, lower costs, and strengthen public health.

To move this agenda forward, Members of Congress can:

- Act swiftly to extend the ACA's enhanced premium tax credits before they expire at year's end, protecting millions of Americans from further premium hikes and coverage losses.
- Educate Americans about the real-world consequences of harmful legislation like the Big Ugly Bill (P.L. 119-21), making clear how cuts to Medicaid and Medicare, as well as cuts that restrict access to reproductive health care and safety-net providers, raise premiums, undermine access to care, and deepen the financial strain on families.
- Collect and amplify constituent stories that demonstrate the harm of these proposals and the urgency of protecting Americans' health care.
- Work across the aisle to build support for bipartisan reforms that lower health care costs and improve outcomes for all families and communities.

Congress must act decisively to lower health care costs by extending the ACA enhanced premium tax credits, informing the American people, and passing legislation that ensures every American can access high-quality, affordable health care.