

Repealing the Trump Administration's Latest Attack on the ACA

On May 20, 2026, the Trump Administration finalized the annual rule that governs how Americans get health insurance in the Affordable Care Act (ACA) marketplace for 2027, called the Notice of Benefit and Payment Parameters. While the Administration falsely claims that this rule will lower costs for consumers, it will actually raise out-of-pocket costs, decrease access to care, and make it easier for insurance companies to cover fewer services.

The rule promotes the use of catastrophic health plans with extremely high deductibles and out-of-pocket costs, loosens physician network requirements for plans, and proposes that insurers be allowed to offer “non-network” plans that may not cover the cost of care. This would make it easier for insurers to raise out-of-pocket costs, sell new kinds of junk insurance coverage, increase working families’ deductibles, cover fewer services, and kick more providers out of network.

The Administration's rule will hurt Americans.

- According to CMS estimates, the rule would reduce enrollment in ACA plans by up to 2 million.
- Insurance would become more unaffordable. For example, bronze plans would have maximum out-of-pocket costs of \$15,600 for an individual or \$31,200 for a family in 2027 – almost the entire income of an individual earning at the federal poverty level.
- Benefits may be reduced in many states – meaning Americans could lose access to coverage for substance use disorder treatment, hearing aids, or other critical services.
- Paperwork burden would increase on 4.7 million Americans, making it more difficult for them to get the coverage they deserve and kicking millions off their insurance.
- Access to providers would decrease as insurance companies sell non-network health plans – with unlimited costs to consumers – and reduce the number of providers in their networks.

This rule must not go into effect.

Senators Baldwin, Wyden, and Schumer are introducing a Joint Resolution to repeal this destructive rule under the Congressional Review Act. Repealing this rule would prevent millions of Americans from losing their health insurance, stop working families from facing astronomical out-of-pocket costs, and make it harder for insurance companies to take advantage of Americans by selling them junk insurance.