

Health Care Freedom for Patients Act: Make Health Care Affordable Again

Americans cannot afford health care. They need a serious solution that provides real relief to a broken system. In line with President Trump's call, Republicans propose redirecting money going to insurance companies back to patients. This approach builds on the success of the Working Families Tax Cut Act, which expanded Health Savings Account (HSA) eligibility by allowing accounts to be paired with more affordable insurance plans. These pre-funded, patient-driven accounts will help Americans pay for the out-of-pocket costs that are making health care unaffordable. The bill also directly lowers premiums by 11 percent in 2027 and beyond by providing cost-sharing reduction (CSR) payments.

Democrats' temporary Covid credits do not lower costs or premiums. They direct billions of dollars to insurance companies—20 percent of which can go to profit and overhead—and the expiration of this policy only accounts for [4 percent of the premium increase in 2026](#). Instead of subsidizing insurance companies, Republicans are proposing to empower patients to control their own health care.

Health Care Freedom for Patients Act Overview:

- Sends money to patients instead of insurance companies.
- Lowers insurance premiums and health care costs.
- Saves taxpayer dollars and is fully funded.
- No taxpayer-funded abortion or transgender services.

Policy Details:

- Directs the Department of Health and Human Services (HHS) to deposit payments into HSAs paired with bronze or catastrophic plans on the Obamacare exchanges in 2026 and 2027.
 - Eligible individuals earning less than 700 percent of the federal poverty level would receive \$1,000 if aged 18 to 49 and \$1,500 if aged 50 to 64.
 - Funds could not be used for abortion or gender transition services.
- Appropriates funding for CSR payments to reduce premiums beginning in plan year 2027.
- Expands plan options available to consumers by extending eligibility for Catastrophic plans—also known as copper plans—to all individuals starting January 1, 2027.
- Reduces federal Medicaid funding to states that provide coverage to illegal immigrants.
- Requires states to verify citizenship or eligible immigration status prior to coverage under Medicaid.
- Prohibits the use of federal Medicaid funding for gender transition services and excludes them as an essential health benefit for plans sold on the Exchanges.