The Subsidy Scheme Chartbook

ECONOMIC POLICY INNOVATION CENTER

Growing Government Spending on Healthcare

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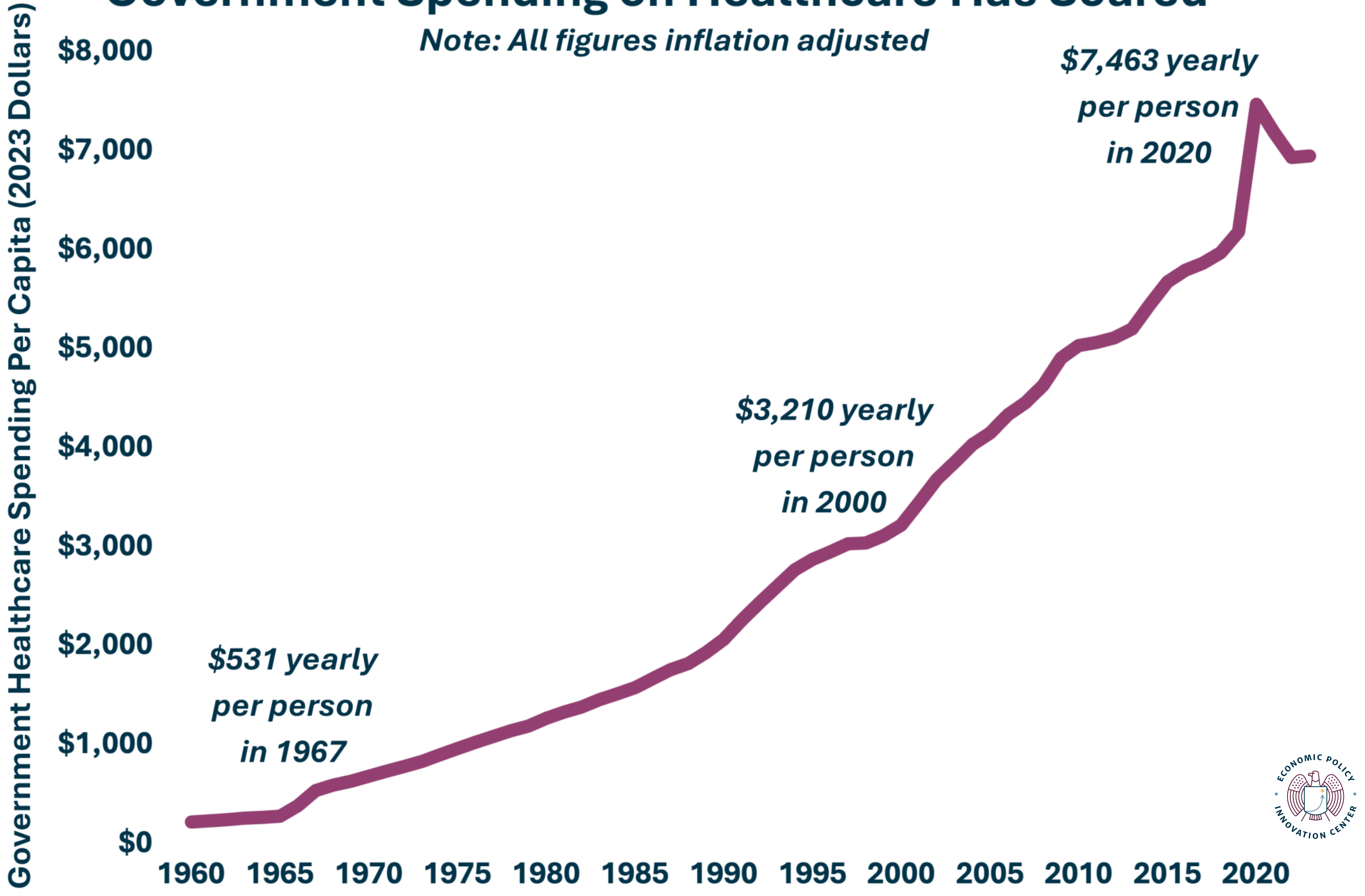
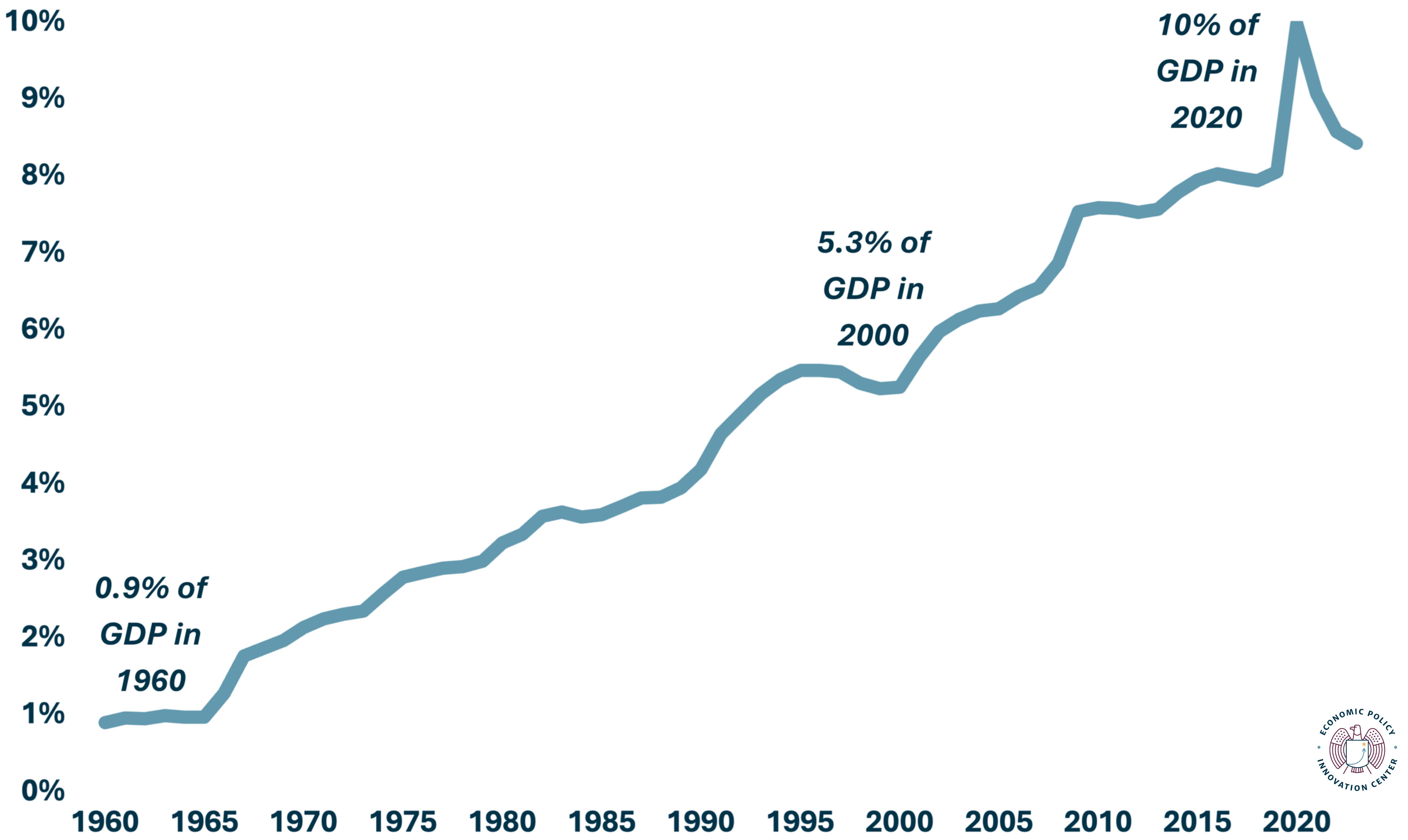
Government Spending on Healthcare Has Soared



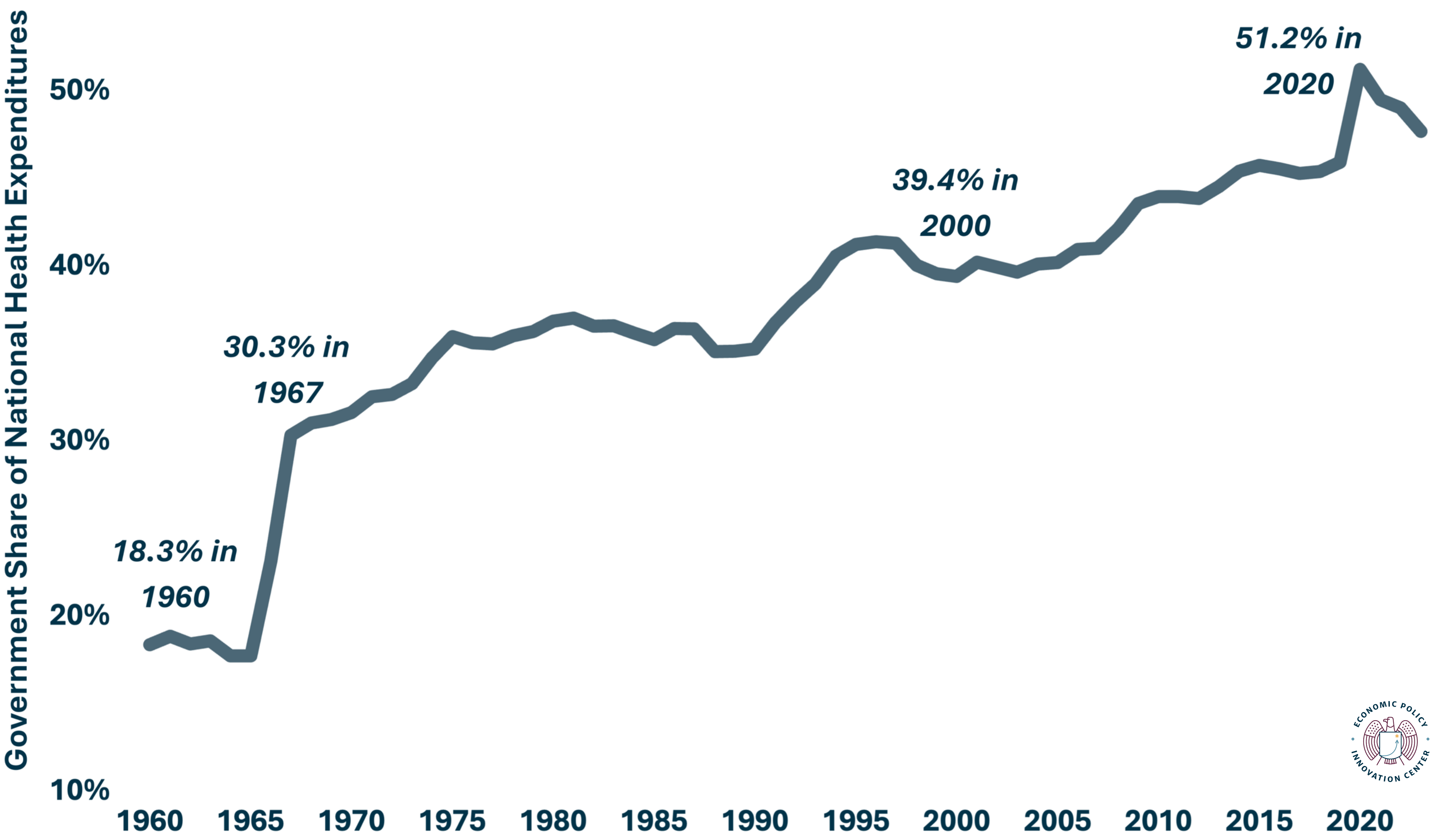
Source: CMS

Government Spending on Healthcare as a Percent of GDP



Source: CMS, BEA

The Growing Government Share of Healthcare Spending



Source: CMS

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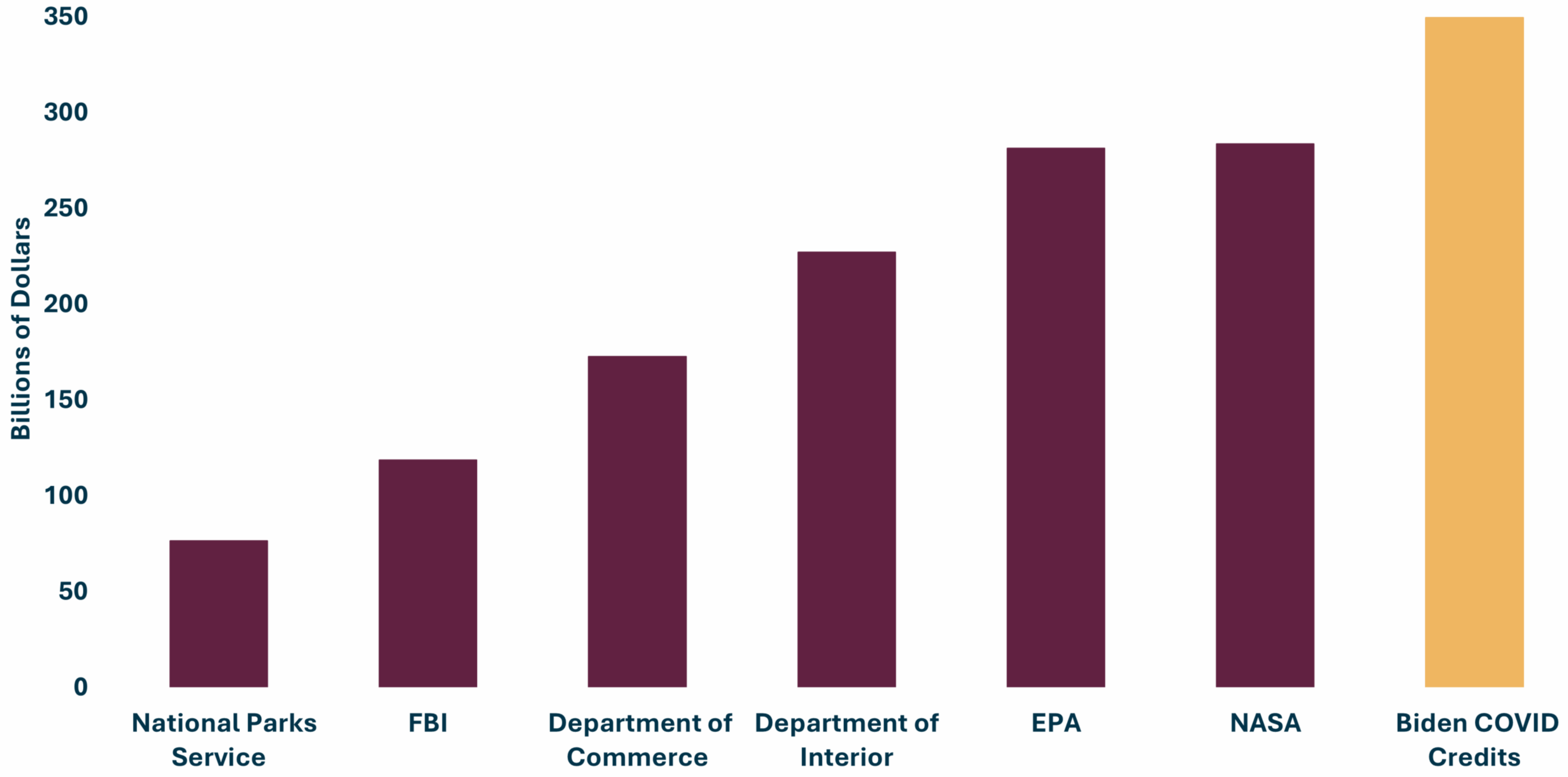
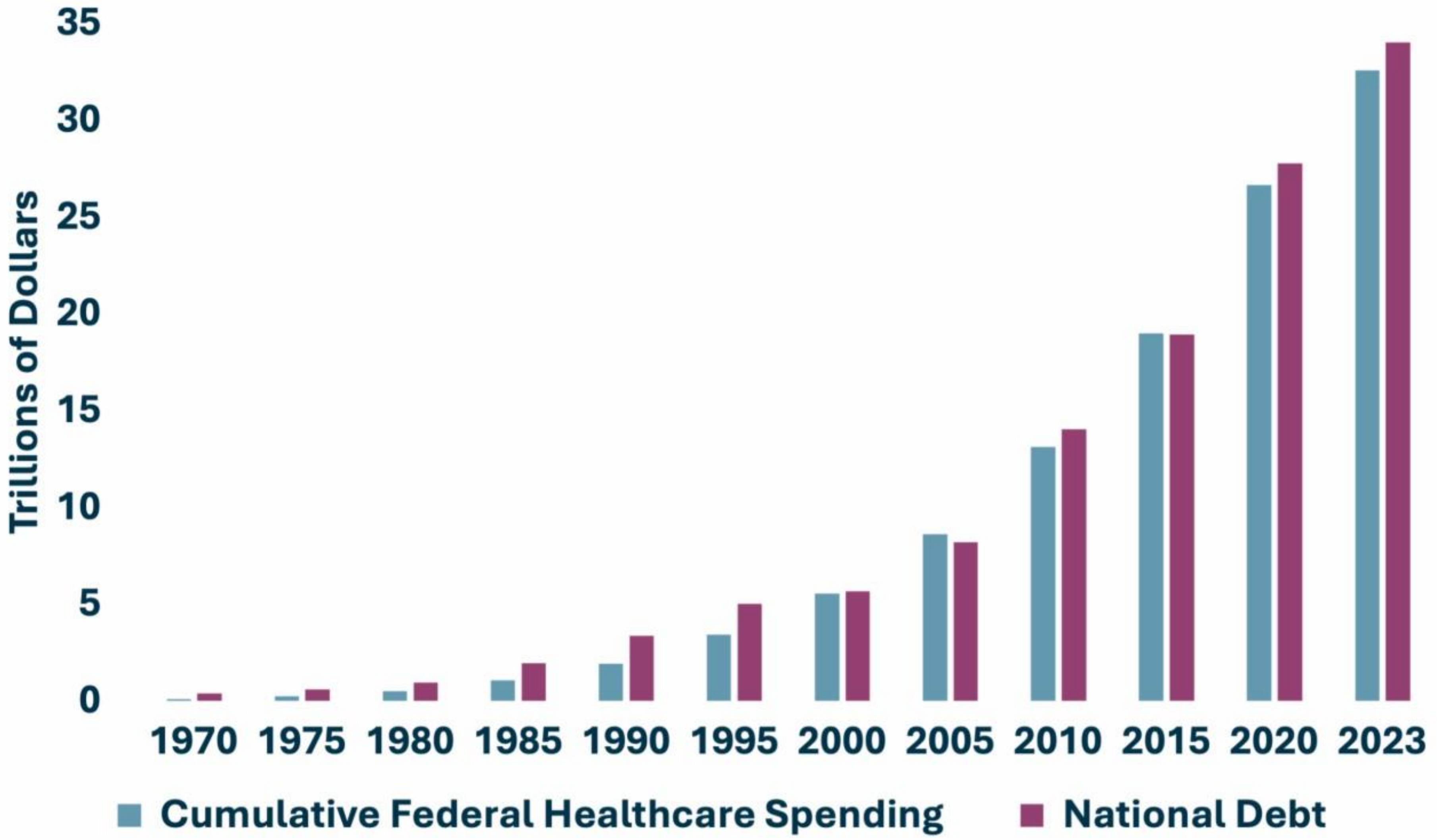
COVID Credits Projected to Outpace Agency Budgets in the Next Decade



Source: CBO

National Debt Rises with More Government Healthcare Spending



Source: CMS, Department of Treasury

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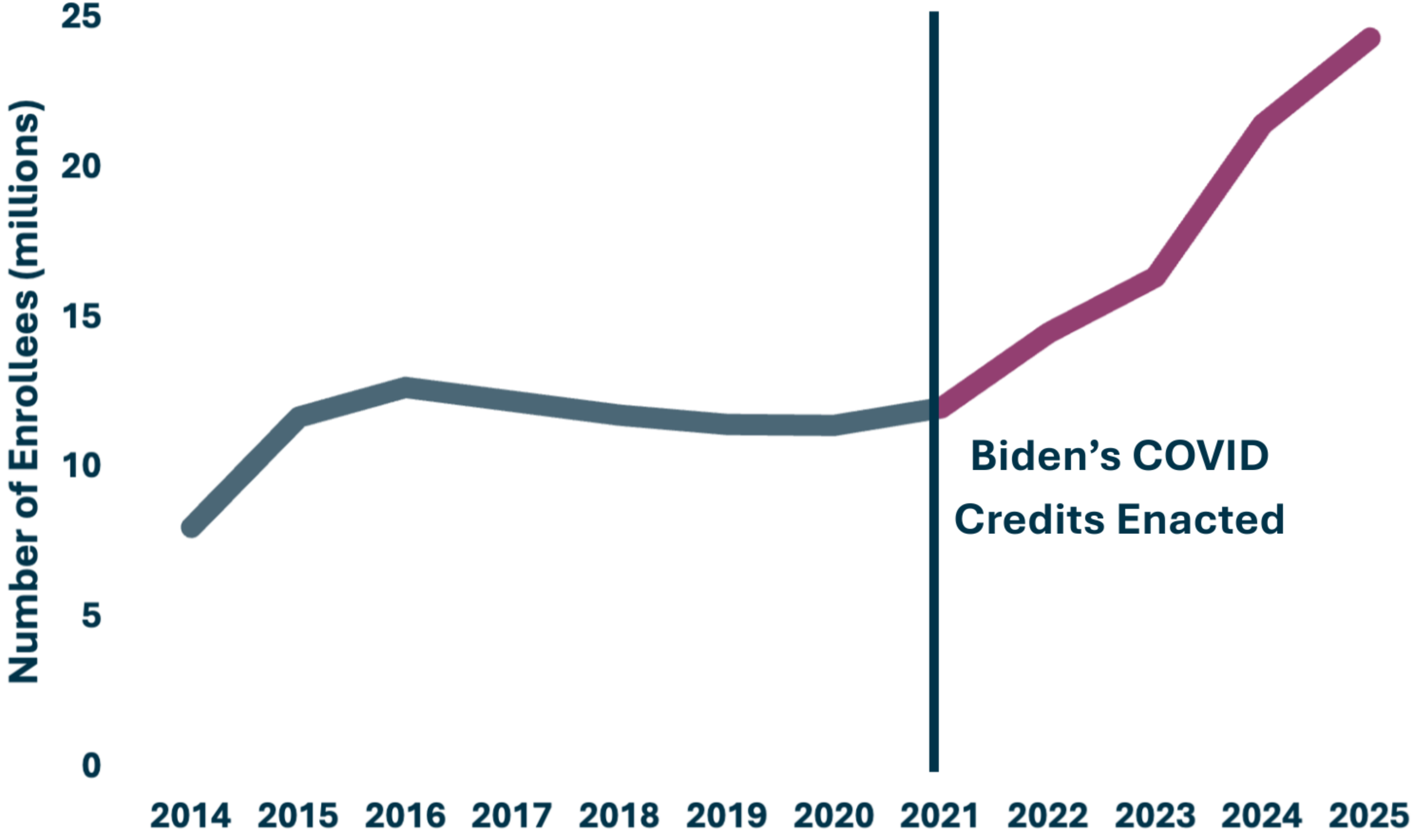
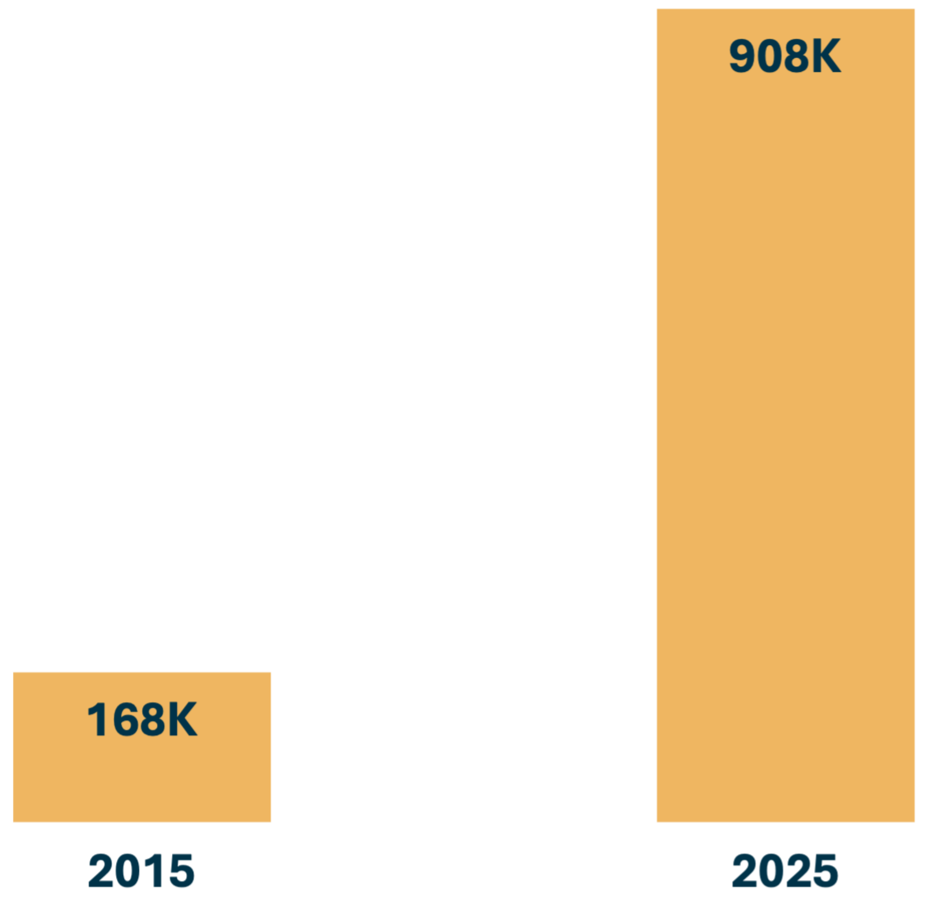
Rising Enrollment and Rising Expense

Obamacare Enrollees



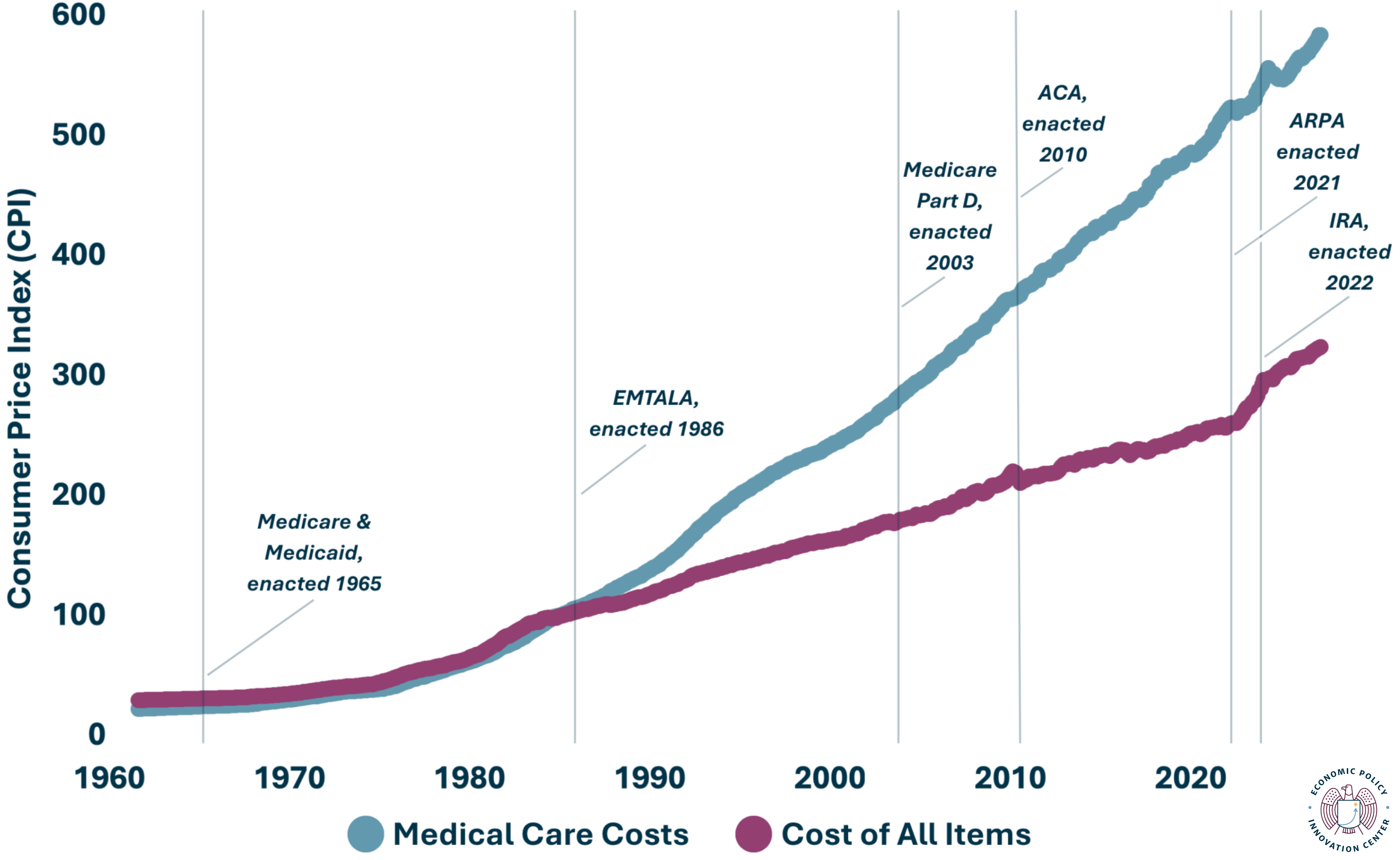
Source: KFF

Number of Obamacare Enrollees Over 400% of the Federal Poverty Level Skyrocketed

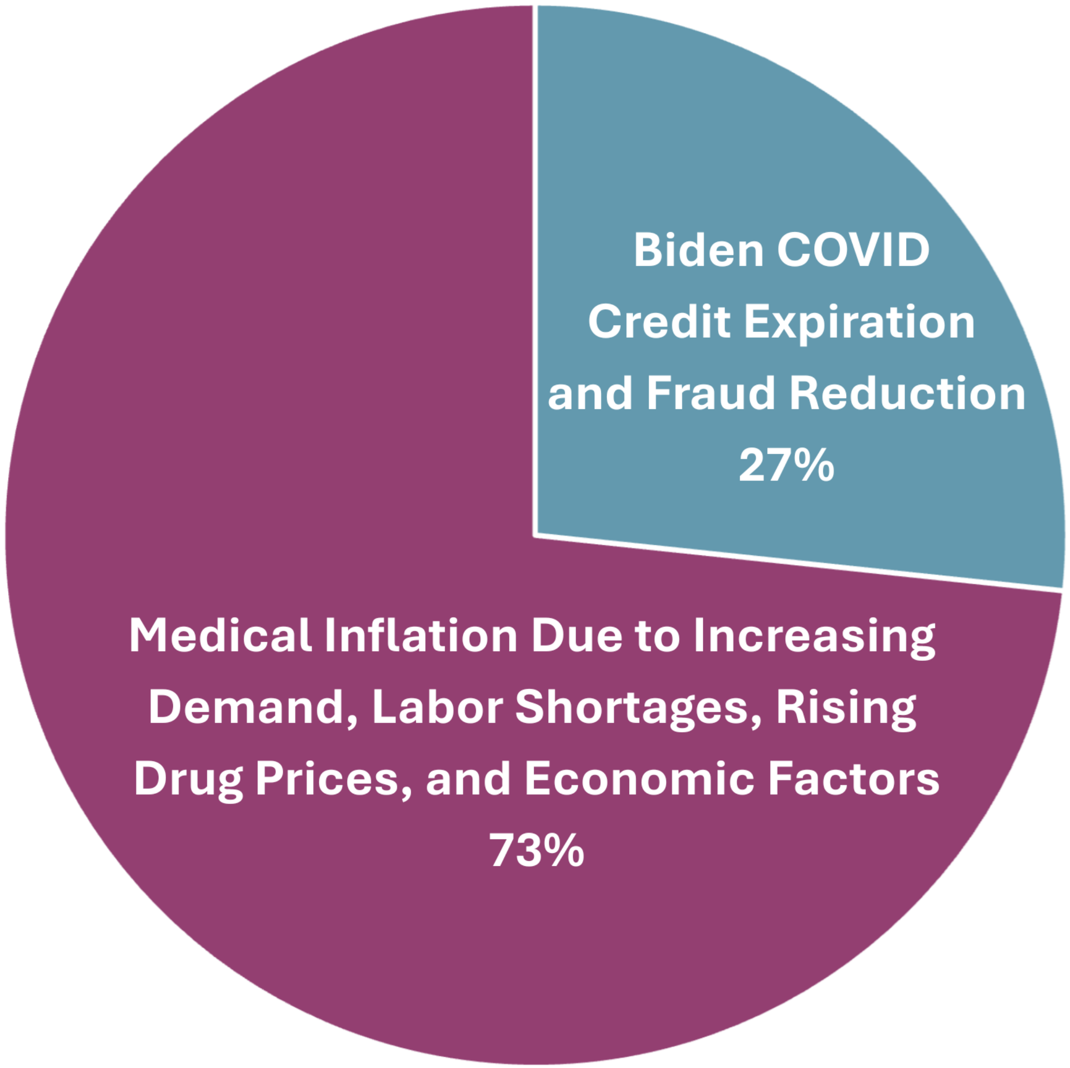


Source: CMS

Government "Solving" the Healthcare Affordability Crisis

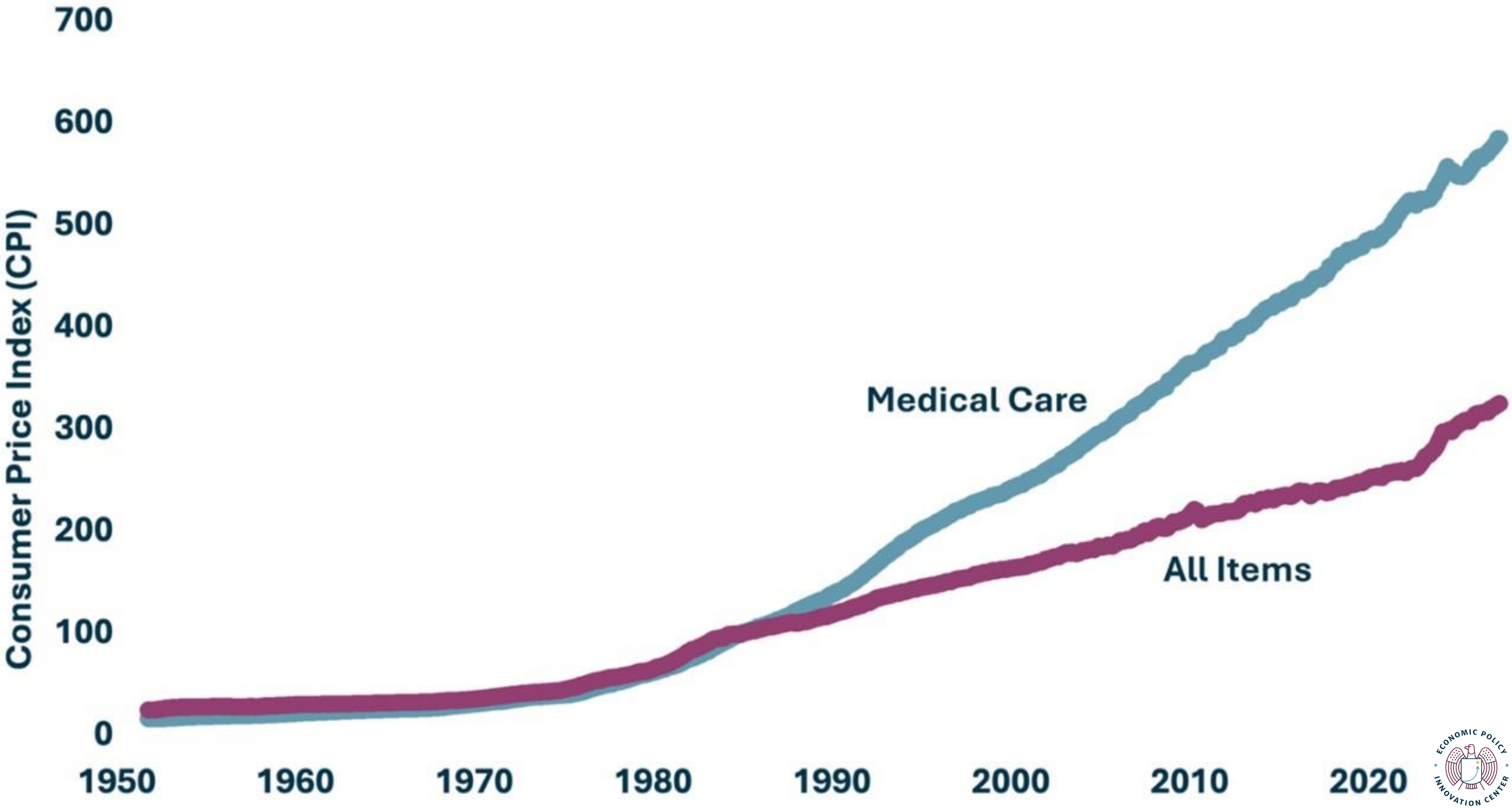


What Is Really Causing Obamacare Premium Increases?



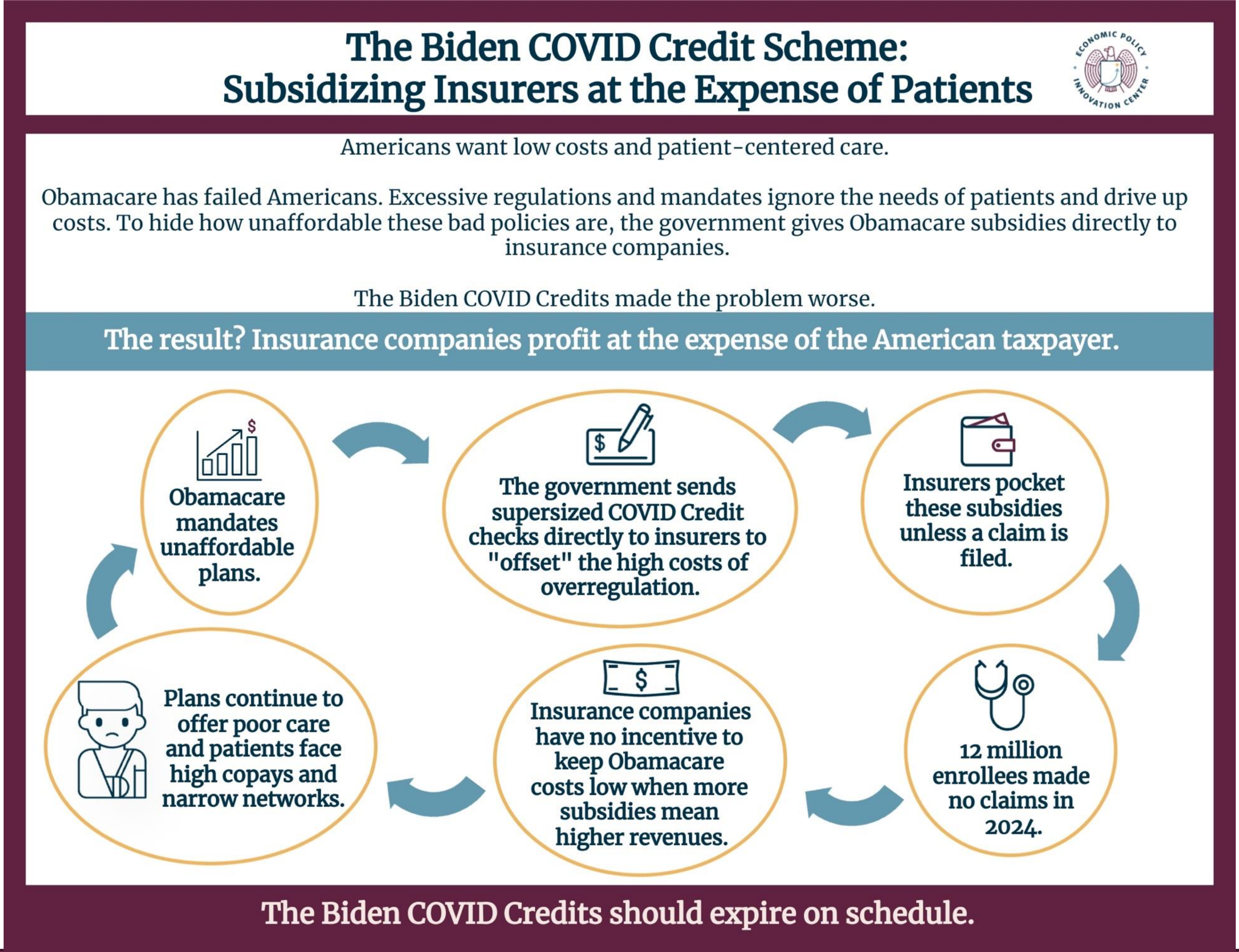
Source: Health System Tracker

Healthcare Costs Outpace General Inflation



Source: BLS

Visuals and Stats on the Scheme



Source: Paragon Health Institute

The Obamacare Subsidy Scheme

Obamacare has failed. Coverage is not care.

- Overregulation and mandates (*i.e.*, Obamacare's 10 "essential health benefits") drive costs up and quality down.
- Obamacare advances a woke agenda by requiring taxpayers to subsidize transgender surgeries and abortions.
- The plans were unattractive and expensive, so people had to be coerced onto the exchanges.

The subsidies are a government lie to hide how bad Obamacare is.

- These are not real tax credits; they don't go to patients.
- Both the original subsidies and COVID Credits flow directly from the U.S. Treasury to insurance companies.
- Insurers pocket subsidies unless a claim is filed.

Insurance companies profit from Obamacare at the expense of American taxpayers.

- Insurers are incentivized to deny claims, keep premiums growing, and allow fraud.
- Pandemic-era subsidies are making it worse.
- Taxpayers are left holding the bill.

Spending another $410 B on a broken system won't reduce premiums or improve care.

The real solution is moving toward transparency, options, and freedom for patients.

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Subsidy Scheme Stats

The Obamacare subsidy scheme drives up plan costs and pays insurers - not patients - at the expense of the American taxpayer.

- **Total cost to extend COVID Credits permanently:**

  $410 B

- **Almost the entire Obamacare premium increase is paid for by taxpayers:**

  80.3%

- **Care is still being denied & costs are still unaffordable:**

  1/3 of claims still denied

  $21k per family OOP costs

- **Wasteful federal spending on zero-claim enrollees lets insurers pocket full subsidies:**

  >$35 B in 2024
  for **12 M** enrollees

www.epicforamerica.org

Source: EPIC

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