

The Subsidy Scheme Chartbook

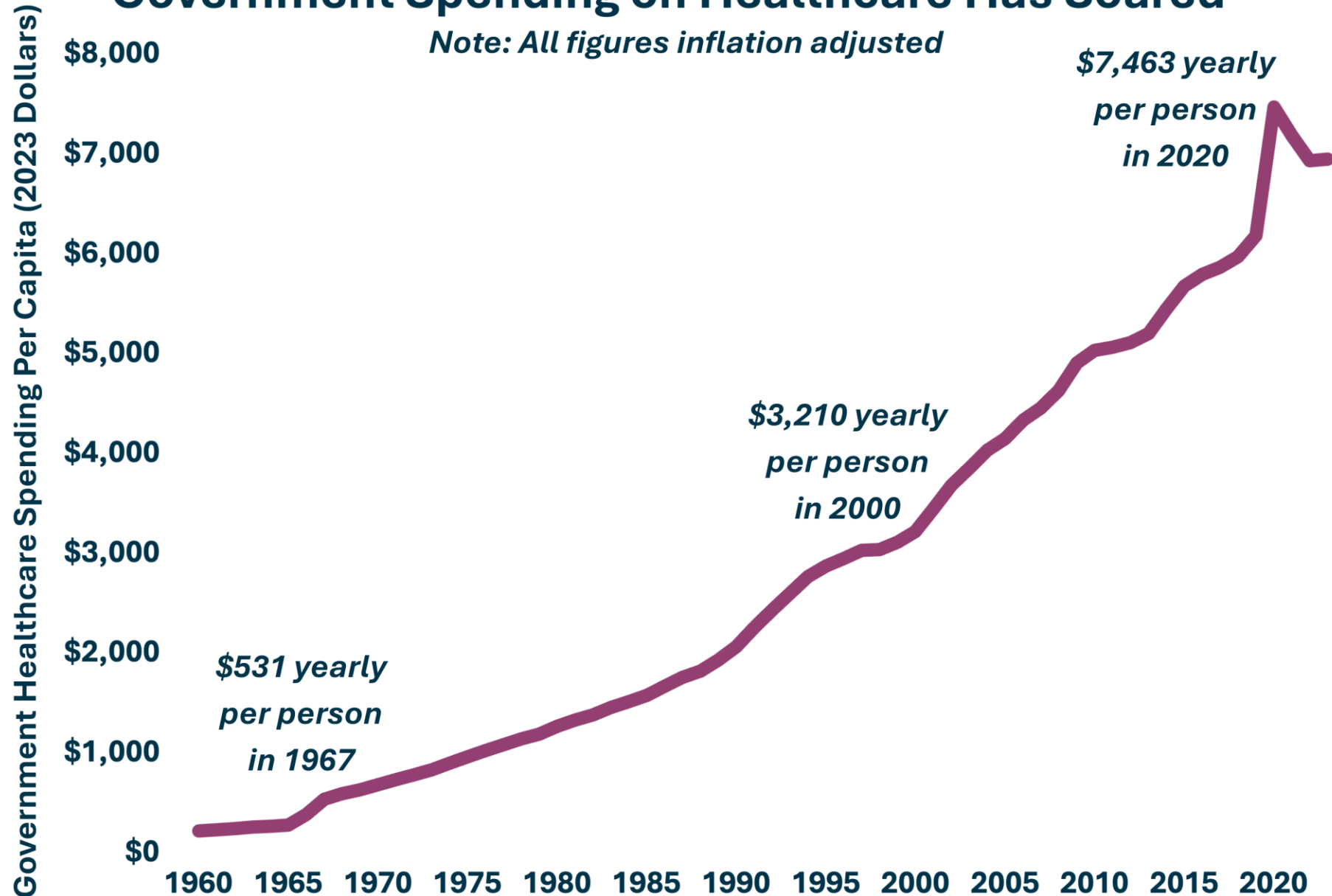




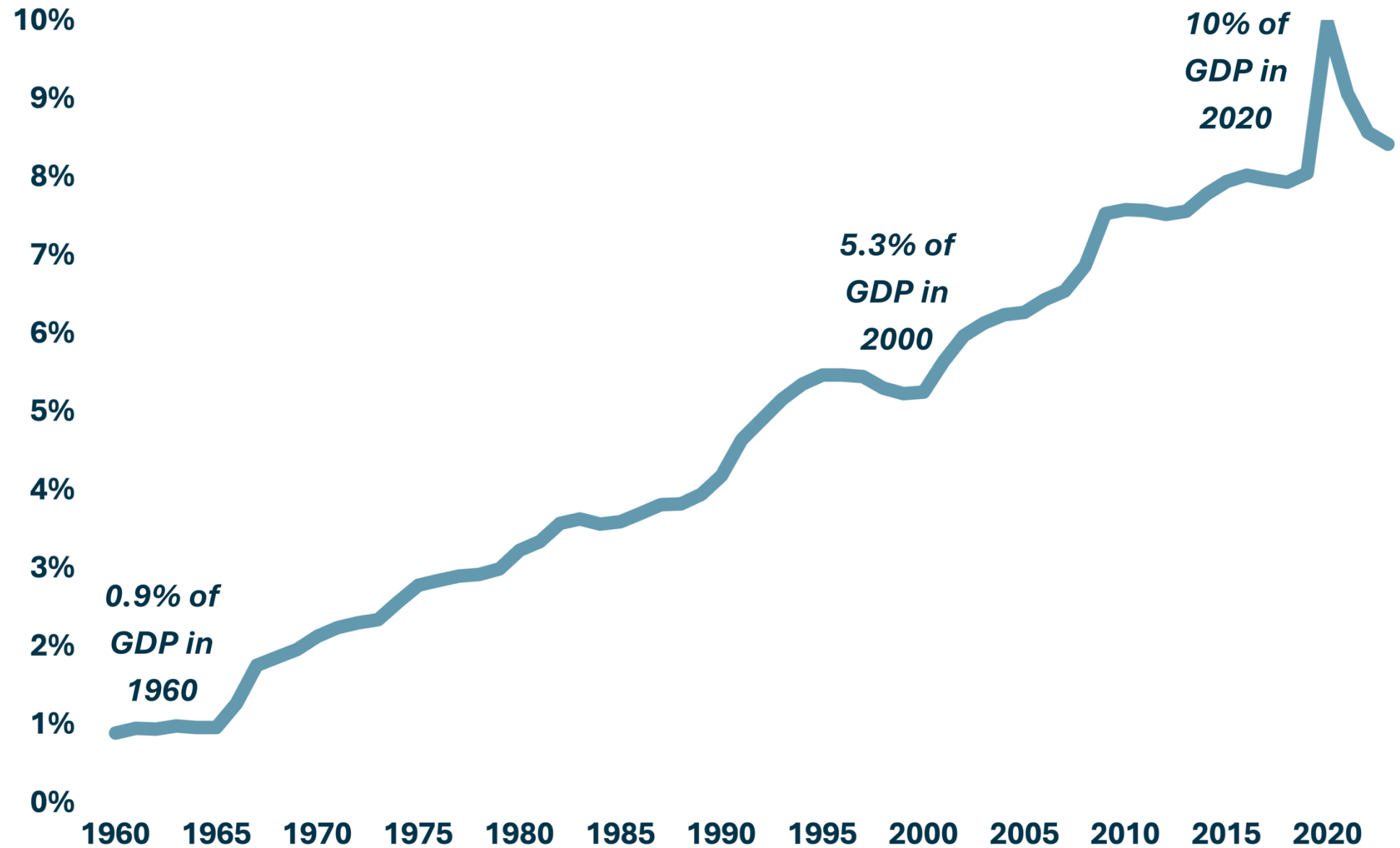
Growing Government Spending on Healthcare

Government Spending on Healthcare Has Soared

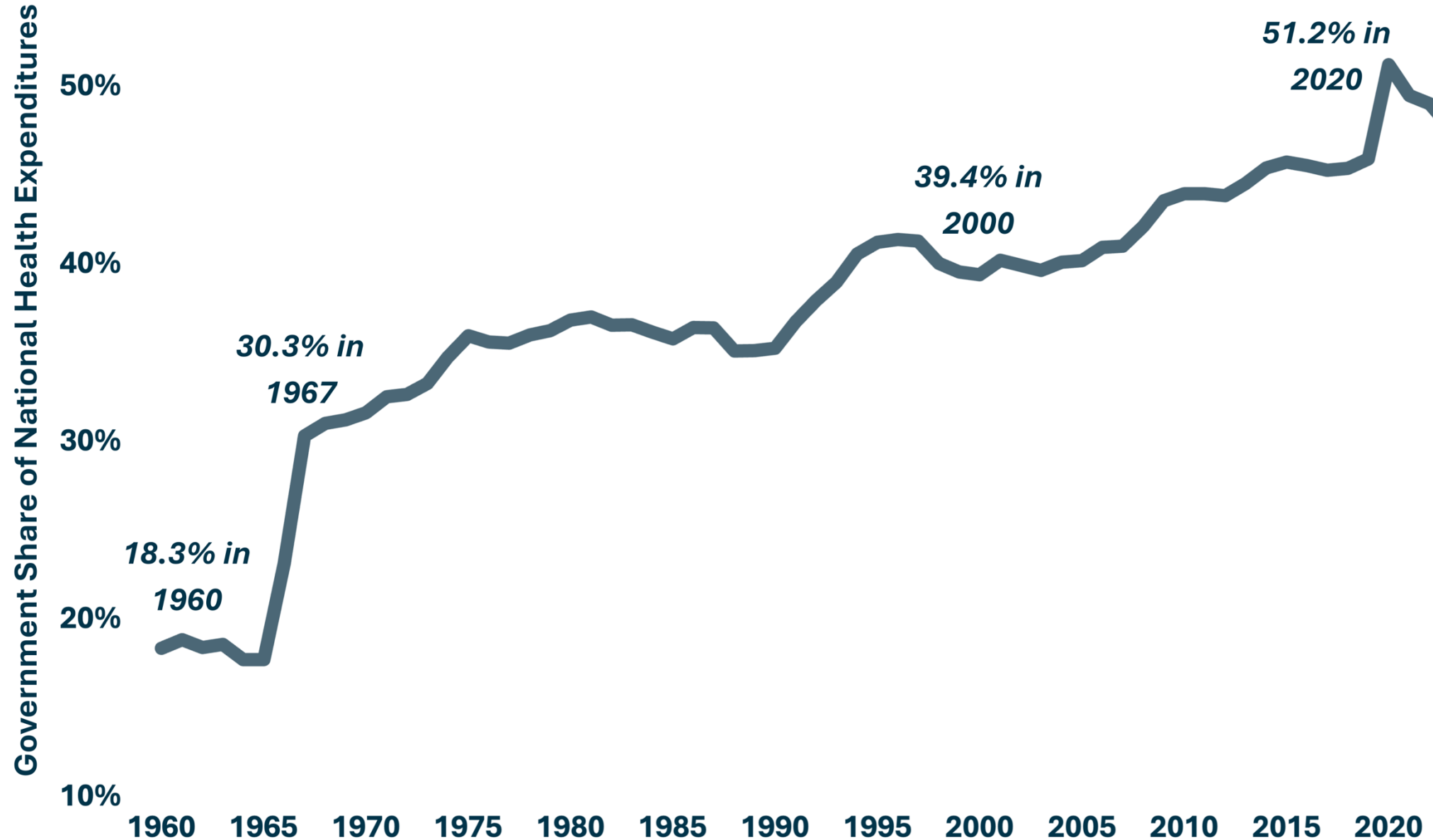
Note: All figures inflation adjusted



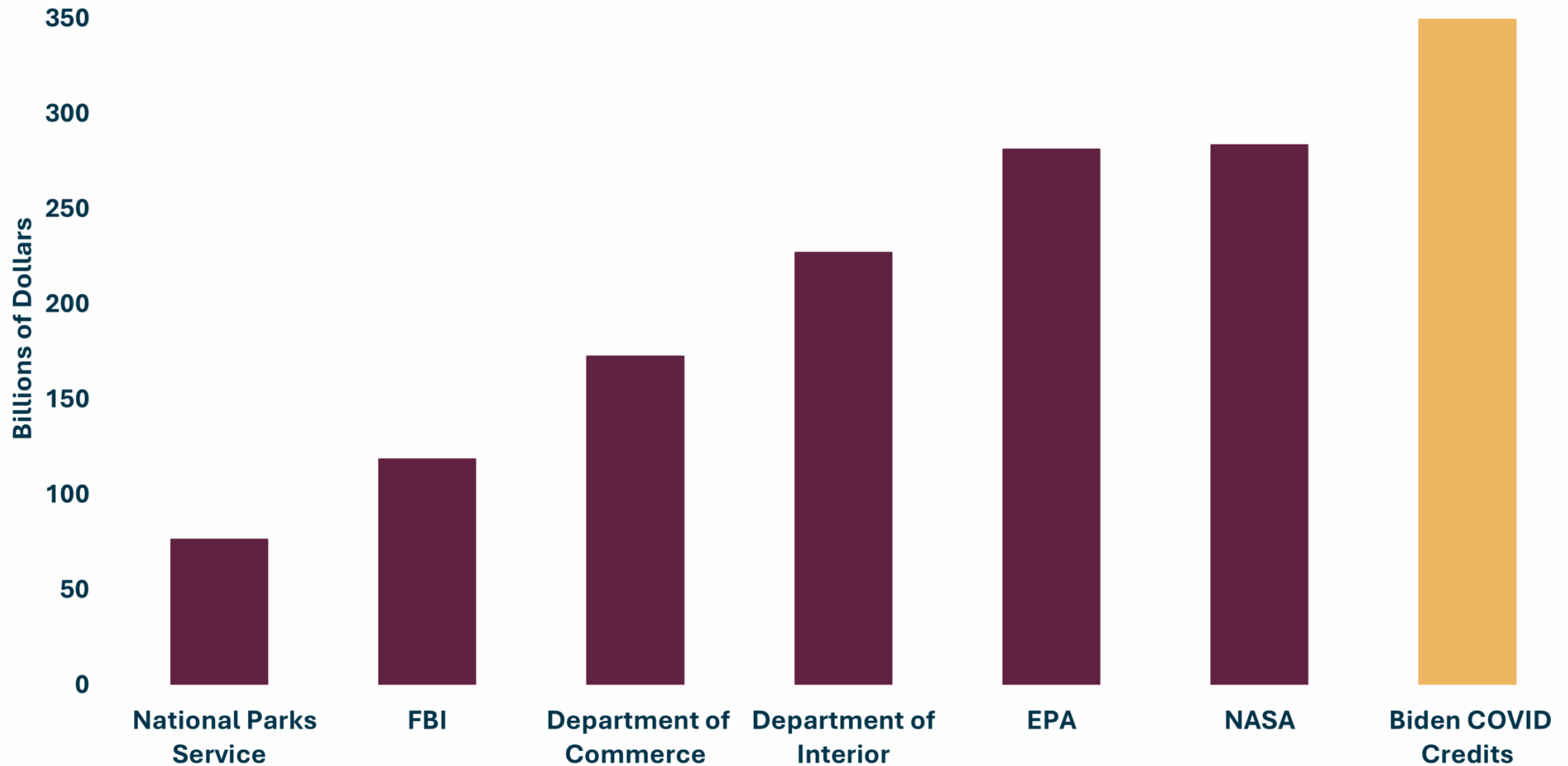
Government Spending on Healthcare as a Percent of GDP



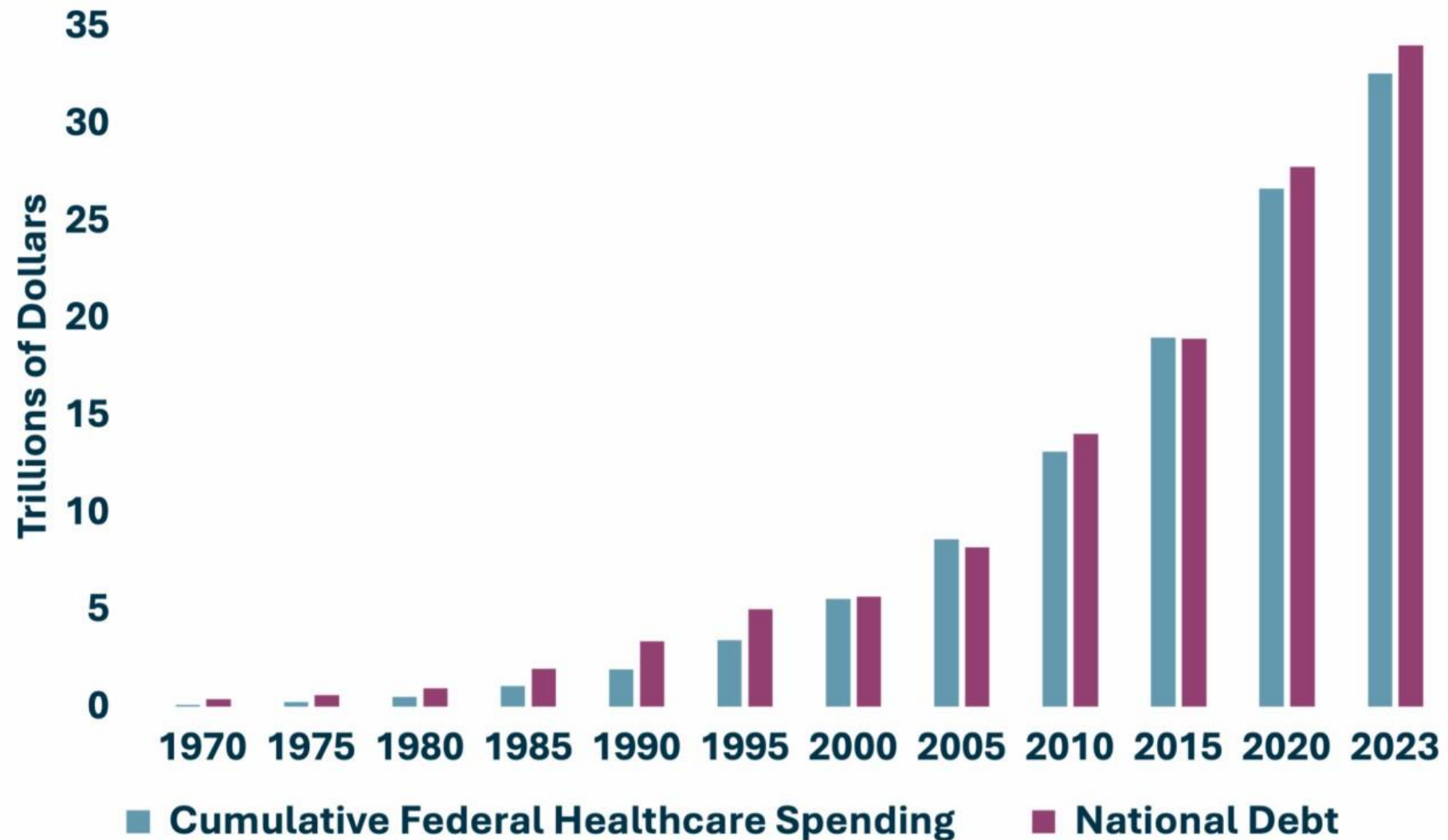
The Growing Government Share of Healthcare Spending



COVID Credits Projected to Outpace Agency Budgets in the Next Decade



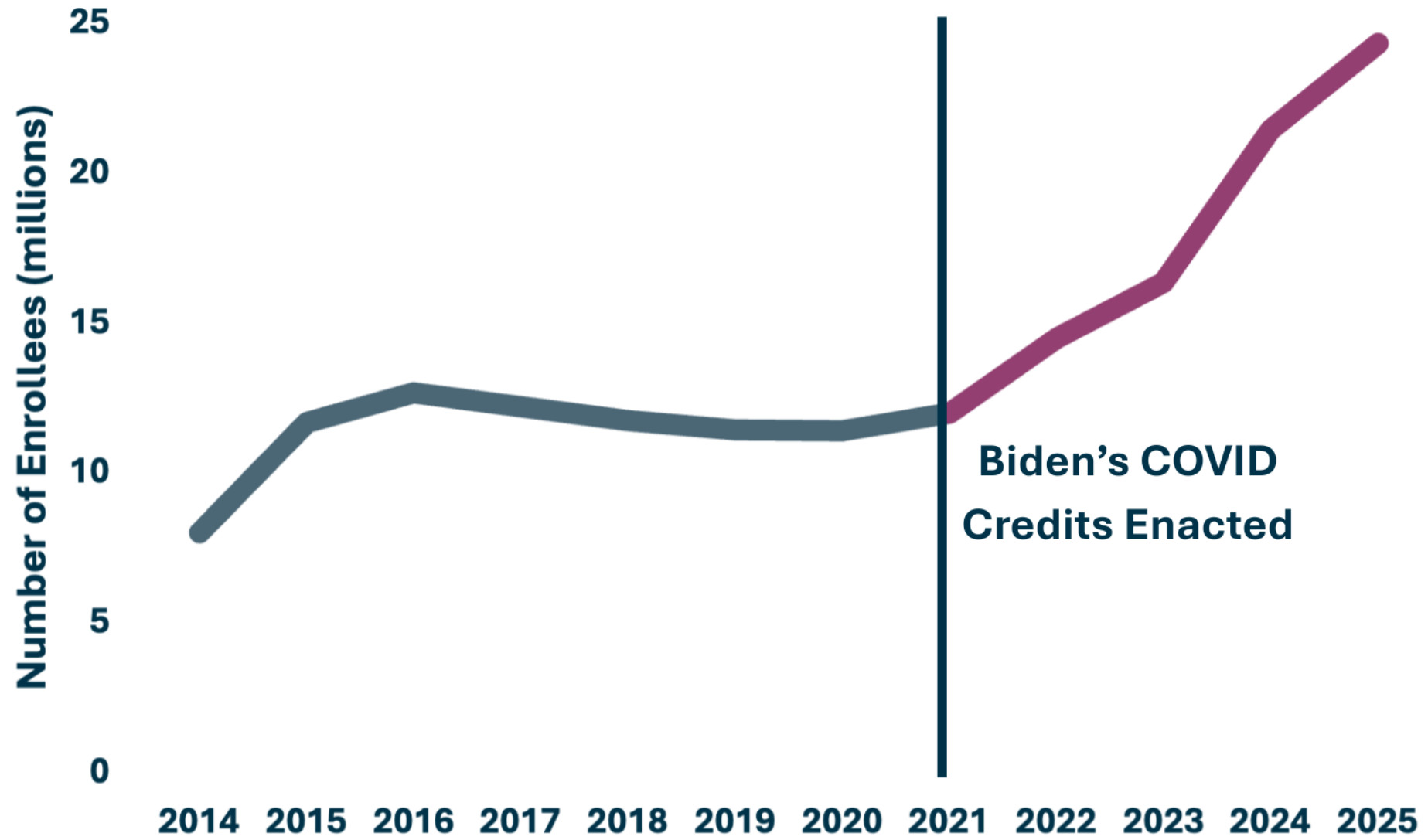
National Debt Rises with More Government Healthcare Spending



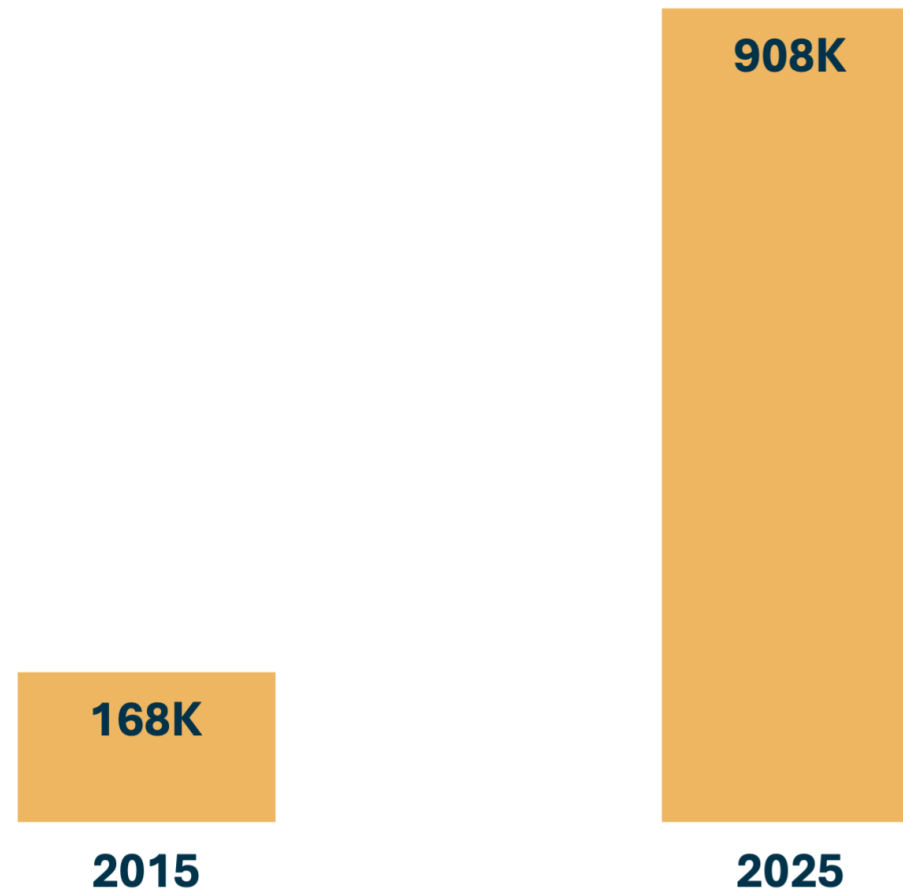


Rising Enrollment and Rising Expense

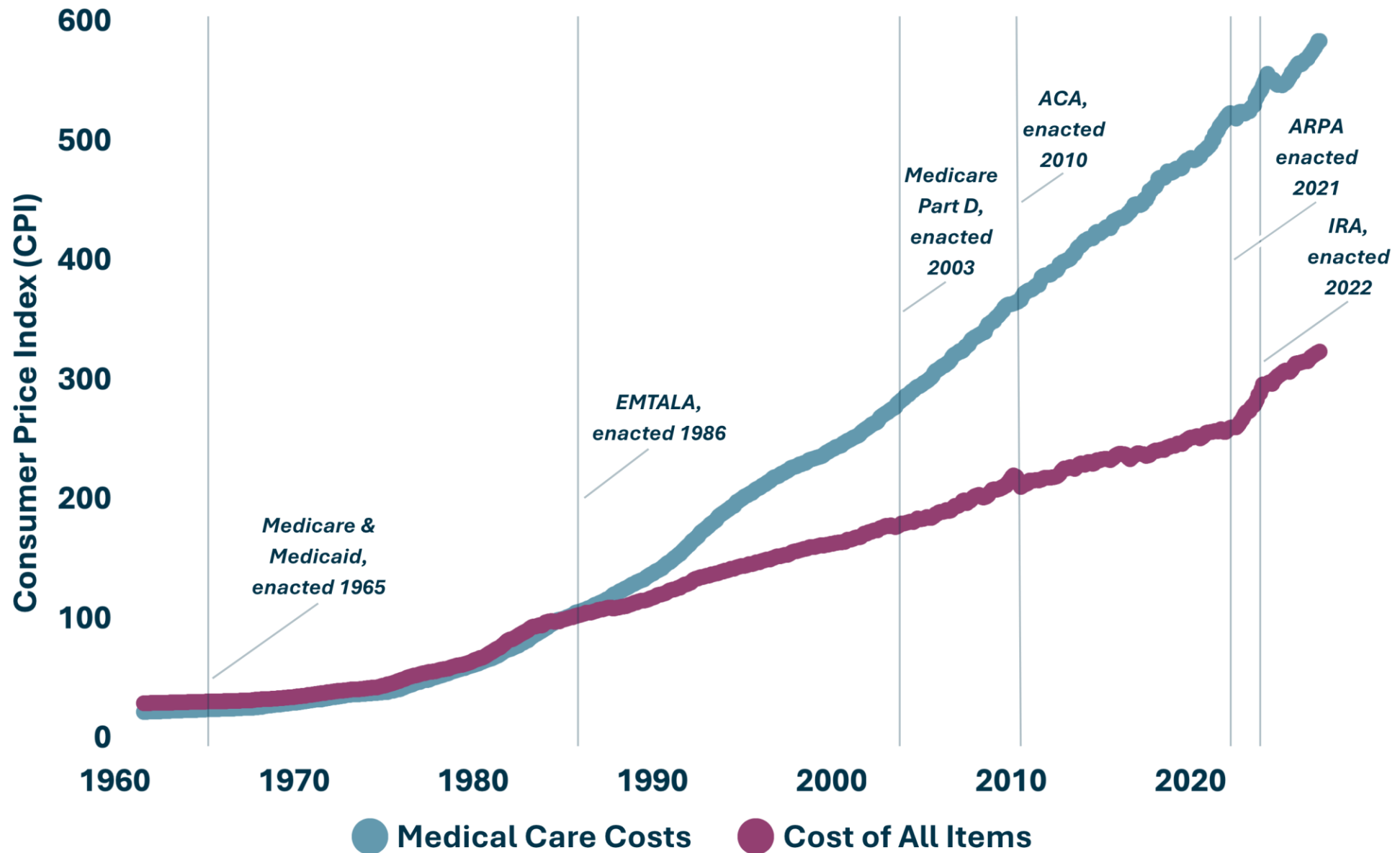
Obamacare Enrollees



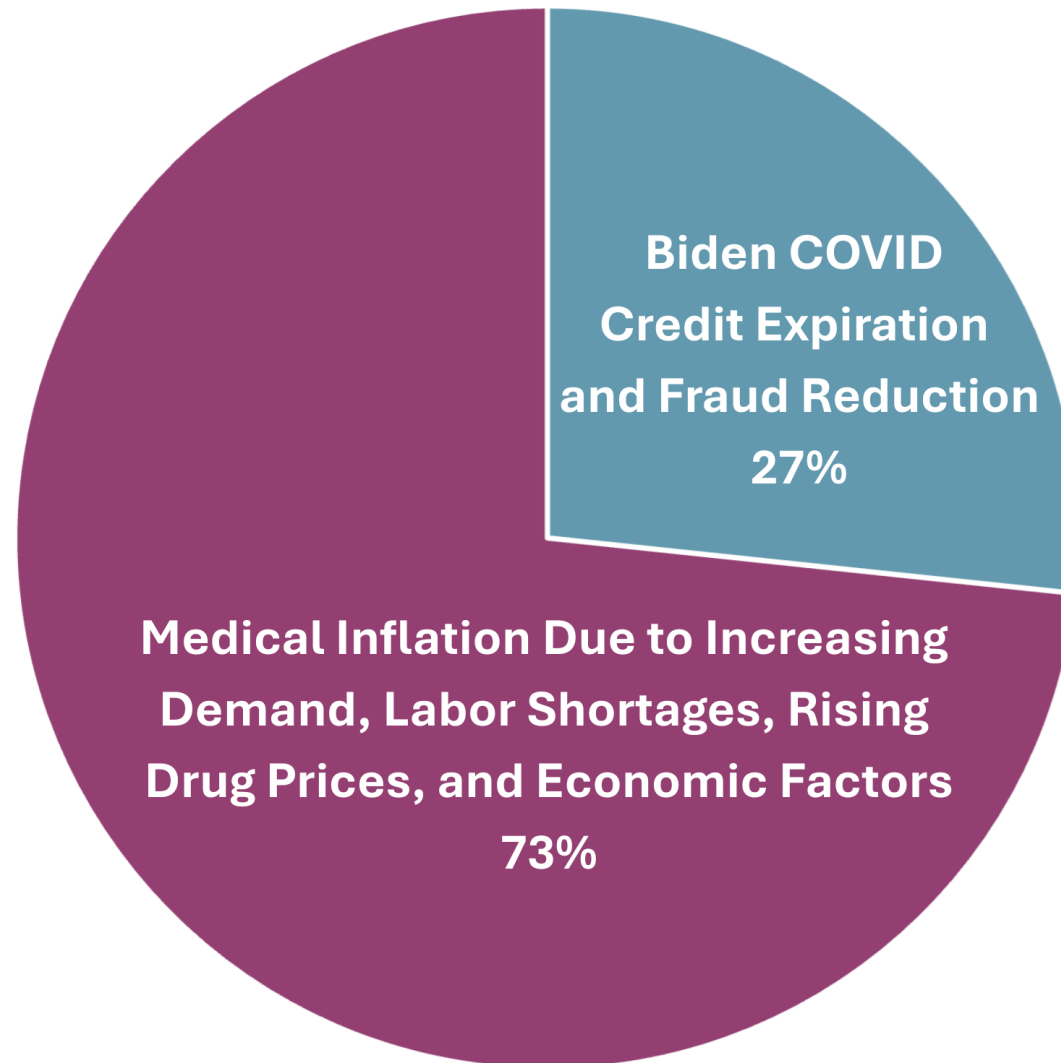
Number of Obamacare Enrollees Over 400% of the Federal Poverty Level Skyrocketed



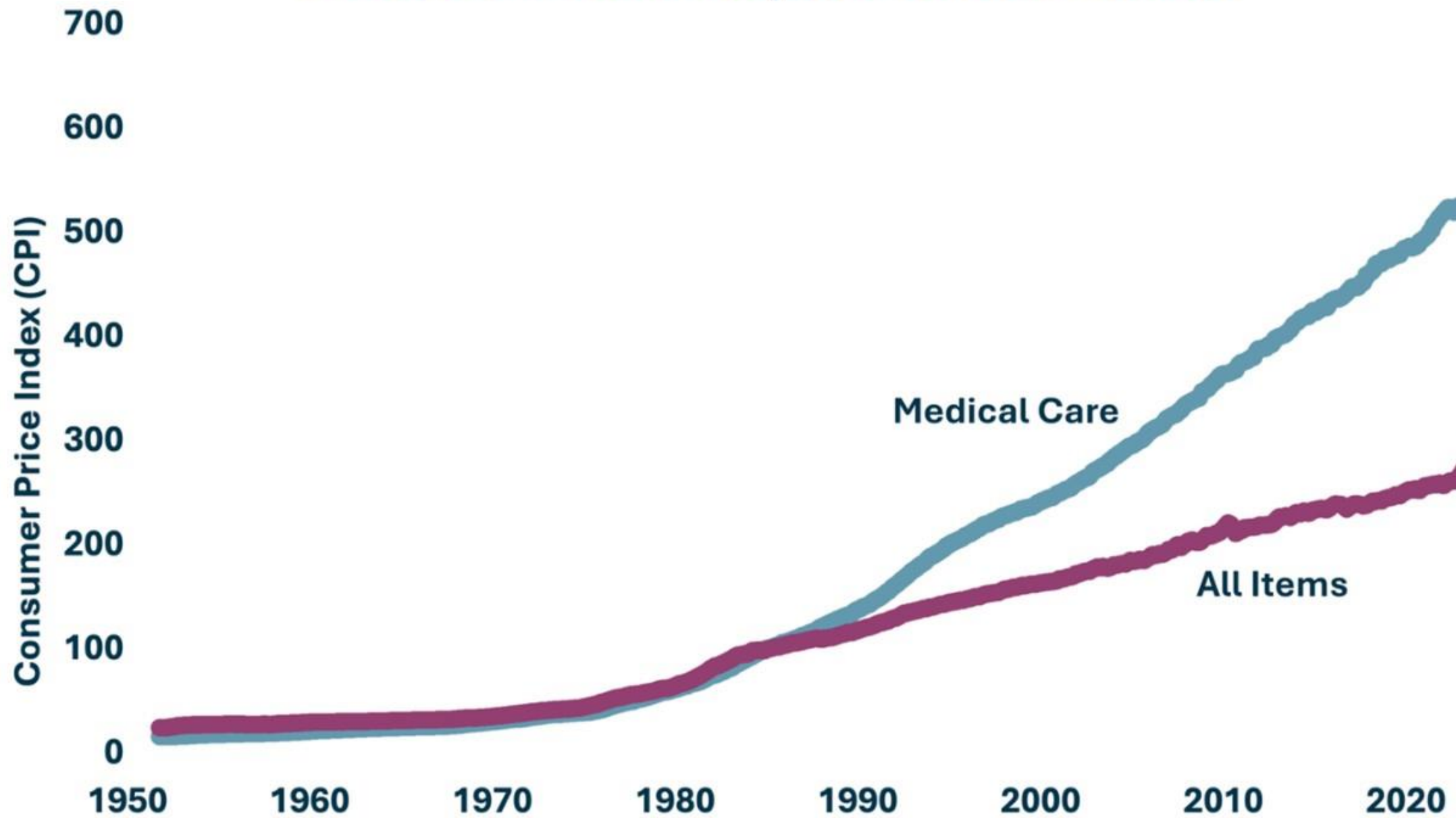
Government “Solving” the Healthcare Affordability Crisis



What Is Really Causing Obamacare Premium Increases?



Healthcare Costs Outpace General Inflation



Visuals and Stats on the Scheme

The Biden COVID Credit Scheme: Subsidizing Insurers at the Expense of Patients

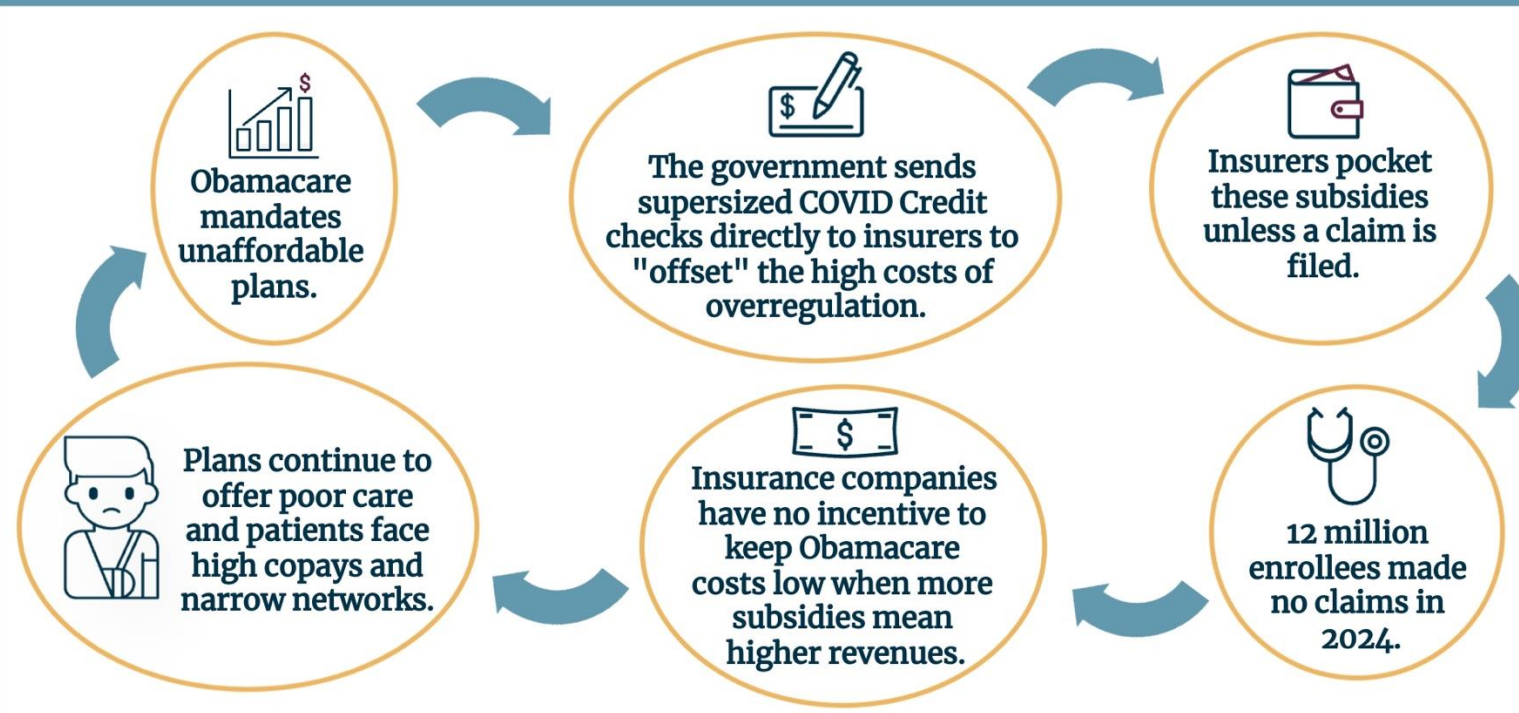


Americans want low costs and patient-centered care.

Obamacare has failed Americans. Excessive regulations and mandates ignore the needs of patients and drive up costs. To hide how unaffordable these bad policies are, the government gives Obamacare subsidies directly to insurance companies.

The Biden COVID Credits made the problem worse.

The result? Insurance companies profit at the expense of the American taxpayer.



The Biden COVID Credits should expire on schedule.



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.



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

