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What the **GOP** Gets Wrong About the **ACA**

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The Affordable Care Act (ACA) transformed American health care, expanding coverage and lowering costs for millions of families. Despite dire Republican predictions, health care spending did not explode after the law took effect. In fact, per-person spending growth slowed in the years that followed. ¹ Yet Republicans continue to scapegoat the ACA for rising costs and repeatedly push repeal efforts with no serious replacement. ²

Once dismissed as politically impossible, the ACA's core protections are now woven into everyday American life. As Congress debates the future of health care, the choice is clear: build on a law that works or undermine it without a credible alternative. In this memo, we rebut familiar GOP attacks and highlight the ACA's enduring successes.

ACA Reality vs. GOP Rhetoric

For years, Republicans have taken shots at the ACA to distract from their lack of a serious plan to address high health care costs. Below, we outline the GOP's most common claims and explain why they're wrong:

1. The ACA is NOT responsible for the high cost of care.

Claim: "Obamacare has driven up health care costs" – House Budget Committee Republicans, 2026 ³

Reality: Health care costs grew more slowly in the 10 years after the ACA was enacted than in the 10 years before. ⁴ From 2000 to 2009, health care spending per person grew by 6.8% per year. In contrast, average spending growth was only 3.7% from 2010 to 2019. Since 2020, health care spending has increased by an average of 4.5% per year, but that means Congress should focus on controlling costs rather than blaming the wrong culprit.

2. The ACA gave consumers the market power to purchase meaningful healthcare insurance.

Claim: "Instead of 100 percent of this money going to insurance companies, let's give it to patients. By giving them an account that they control ... We make health care affordable again" – Senator Bill Cassidy (R-LA), 2026 ⁵

Reality: As coverage expanded, more people with greater health needs joined the insurance pool, increasing overall claims costs. At the same time, rising provider prices and other market pressures have pushed premiums upward. ⁶ Further, there is no proof that health savings accounts will decrease the cost of care. ⁷ Rather, this GOP proposal complicates how patients pay for their premiums by reversing automatic tax credits and requiring them

to facilitate payments through a separate account. Increasing administrative complexity will only decrease enrollment and coverage rates. Not to mention, the money consumers receive would still go to insurance companies if they use it to cover premiums.

3. Healthcare consolidation is not new and predates the ACA.

Claim: “Obamacare drove consolidation and triggered an arms race to consolidate in insurance markets and hospital markets” –Joel White, Council for Affordable Health Care. ⁸

Reality: Health care market consolidation is a very real problem that has led to higher costs for patients. This problem, however, started decades before the law was implemented and has continued steadily since. ⁹ Vertical integration—where one entity purchases other players to gain control of the market—in health care is a nuanced matter that did not start or explode in the years following implementation of the ACA.

4. The ACA has made health insurance affordable for millions of Americans.

Claim: “ObamaCare has been a failure” –Senator Rand Paul (R-KY), 2025 ¹⁰

Reality: There are so many ways to rebut this claim (and we explore numerous successes below). For example, one of the most successful parts of the ACA was the Medicaid expansion. This allowed states to expand their Medicaid programs to include working-class Americans earning up to 138% of the poverty line and provided federal funding for the newly covered population. ¹¹ Thanks to this provision, millions of working-class Americans received coverage and saw a stark reduction in medical debt. ¹²

5. The ACA significantly increased the number of Americans with insurance and made many other improvements to the healthcare system.

Claim: “ObamaCare has failed to deliver on its promises” –Senator Rick Scott, 2025 ¹³

Reality: One of President Obama’s promises was that the ACA would reduce the number of uninsured Americans—and it did. ¹⁴ Before its passage, about 70 million Americans were uninsured at some point each year, often because employer-sponsored coverage was unaffordable, unavailable through small businesses, or lost due to unemployment. Within two years of implementation, the uninsured population fell to 50 million, and after the expanded premium tax credits, it dropped to 25.3 million. ¹⁵

But that's not all. As explained below, there were numerous other success stories.

Key Pillars of Success

Republicans have long argued that the ACA created burdensome government mandates for coverage and have attempted to undermine provisions that expanded access to care.¹⁶ These arguments are not only weak—they are contradicted by three key pillars of the ACA's success. Specifically:

1. **New protections stopped discrimination based on pre-existing coverage.** Prior to 2010, pregnant women and people with chronic conditions (like cancer or asthma) could be denied coverage or face outrageous out-of-pocket costs.¹⁷ This forced many sick and vulnerable patients to cover costly care on their own. The ACA prohibited this practice for coverage purchased through marketplaces or employers.¹⁸
2. **Young adults are able to stay on their parents' insurance until age 26.** Before this provision, people would be kicked off a parent's insurance when they turned 18.
3. **Access to comprehensive coverage led to a reduction in medical debt.**¹⁹ Adequate coverage is linked to lower medical debt.²⁰ Therefore, when the ACA expanded access to coverage—most notably through the Medicaid expansion—people were less likely to forego medical care because of financial barriers.²¹ Affordable coverage fosters a healthier nation and greater financial security for working- and middle-class Americans.²²

Conclusion

The Affordable Care Act is overwhelmingly popular, with nearly two-thirds of American adults holding favorable views of the program.²³ The Medicaid expansion effort alone is credited with saving tens of thousands of lives—and doing so in a cost-effective way.²⁴ That is in addition to the millions of Americans who were able to obtain adequate coverage thanks to the law. The success of the ACA is undeniable and quantifiable.

ENDNOTES



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