Health-care costs could help decide US midterm elections

With an opportunity to overturn Republican control of Congress, Democrats hope to win voters' support by focusing on cuts to health-care programmes. Susan Jaffe reports from Washington, DC.

The US midterm elections on Nov 3 will determine whether Republicans will continue to control Congress. Because presidential candidates are not on the ballot in these elections, turnout is typically lower—a fact President Donald Trump has sought to overcome as he campaigns in battleground states to shore up support for Republican congressional candidates: "You have to pretend that I'm on the ballot because when I'm on the ballot, you know we got the highest vote", he said during a rally in North Carolina on Oct 20.

Democratic congressional candidates have also heard his advice and are devoting almost as much effort to criticising the president's policies as they are battling their actual opponents. And in doing so, they are highlighting how out-of-control health-care expenses are part of the rising cost of living.

"We know from our polling that health-care costs play a major role when people think about the cost of living", said Shannon Schumacher, Senior Survey Analyst for Public Opinion and Survey Research at KFF. "Voters are saying they want candidates to talk more about health-care costs." According to an AP-NORC poll conducted in mid-October, 69% of voters said health care is a top issue for them, whereas 64% cited the war in Iran. Topping the list were the economy (85%) and the cost of living (84%).

"Health care is an area where Americans have a lot of anxiety, a lot of fear about their ability to pay", and that is true not just for people who are uninsured, but often for people who are insured and do not have comprehensive coverage, said Jonathan Oberlander, professor of Social Medicine in the School of Medicine and professor of Health Policy & Management in the Gillings School of Global Public Health at the University of North Carolina at Chapel Hill. "Rising costs is an all-too-common experience, and it has a lot of resonance in this election because affordability is really the central theme of the election, and so health care is tied into that."

In Senate races in Maine, Ohio, Michigan, and other states, Democrats are targeting one of Trump's major legislative achievements, last year's budget reconciliation law known as The One Big Beautiful Bill. It slashed nearly $1 trillion over a decade mostly from Medicaid, the health insurance programme for low-income families, the deepest cuts since it was created 61 years ago. The law is expected to reach another historic first by taking health insurance away from more US residents than ever before—about 10 million over a decade, according to the Congressional Budget Office. That number includes people expected to lose coverage under Medicaid or as a result of changes to the Affordable Care Act (ACA).

The law passed last year with mainly Republican support. Only one Senate Democrat and all but three Republicans voted for it, with Vice President J D Vance casting the deciding vote in favour. It was opposed by all House Democrats. The close party line vote has provided ammunition for Democrats on the campaign trail.

"Donald Trump and Republicans in Congress enacted the largest cuts to health care in American history, sending premiums and deductibles skyrocketing, shuttering hospitals and maternity units, kicking millions of Americans off their insurance, and putting children and other vulnerable Americans in harm's way", said Oregon Senator Ron Wyden, the senior Democrat on the Senate Finance Committee. "Democrats will hold Republicans accountable for this destruction."

In Maine, Republican Senator Susan Collins, who is seeking a sixth term after serving 30 years in the Senate, reminded voters that she opposed the budget law's Medicaid cuts. In a recent debate, her opponent, Democrat Troy Jackson, countered that before opposing the law, she supported bringing the law to the Senate floor for a vote. She defended her initial support because the legislation contained a provision she helped to include establishing a temporary five-year $50 billion "rural health transformation fund". It is intended to mitigate the Medicaid cuts in especially hard-hit rural communities. Jackson countered that the fund is not enough to replace the cuts to Medicaid spending, which KFF estimates to be $137 billion over 10 years.

"Rural hospitals that were already operating on pretty fragile margins to begin with are being put in greater peril", when sick patients who lack insurance or are underinsured cannot pay for their care, said Garrett Martin, chief executive officer at the Maine Center for Economic Policy. Some hospitals are cutting services such as labour and delivery units or even closing, forcing patients to travel longer distances for care, he said.

The law also excluded an extension of enhanced premium subsidies for ACA health insurance expanded under President Joe Biden's signature Inflation Reduction Act. About 54 000 people in Maine and as many as 5 million nationwide will lose these subsidies this year. They will either drop coverage or purchase cheaper policies with less coverage, said Garrett.

About 40% of the ACA marketplace enrolment is concentrated in plans that require beneficiaries to pay deductibles

of $7500 before coverage begins, said Oberlander. "And that's not an accident: the Trump administration's policy goal is to have more people on higher deductible health insurance to reduce the government's role in providing coverage."

In addition to the budget law's shrinking of insurance options, more than a million more Americans might lose health coverage as part of the Trump administration's crackdown on health-care fraud. The Centers for Medicare & Medicaid Services, the agency that oversees the ACA marketplace insurance, cancelled coverage for about 760 000 people whose enrolment was "unauthorised". Officials also plan to investigate another 419 000 enrolments for suspected fraud.

The rising cost of food, housing, heating, and petrol have made it difficult for some families to afford those necessities and also pay their medical bills—even if they have health insurance. A Commonwealth Fund report found that at least one-third of people with private health insurance had medical debt in 2025, regardless of their income.

Medical debt has also come up in some campaigns, with Ohio Democrat Sherrod Brown, Kansas Democrat Adam Hamilton, and Michigan's Abdul El-Sayed advocating strategies to alleviate it. "Overdue medical bills should not ruin your life", Hamilton wrote in a social media post in September. "In Kansas, patients have been sued and even arrested over small medical debts. I'll fight to change that. We will cap interest on medical debt, limit wage garnishment, and keep medical debt off credit reports."

Republicans have been more reticent about using health-care issues to motivate voters said Joe Antos, Senior Fellow Emeritus at the American Enterprise Institute, a conservative think tank. Advocating health-care policies that appeal to Republican voters but do not require spending a lot of money is difficult, he said.

Another health issue that has emerged in this year's Democratic congressional campaigns is Medicare for All, which Vermont Independent Senator Bernie Sanders championed when he ran for president in 2016 and 2020. Sanders' proposal remained part of the political discourse and is more popular now than ever.

Recent polling shows that two-thirds of adults support Medicare for All, loosely defined as a plan for all Americans to get health insurance from a single federal programme instead of private insurance companies, said Schumacher. "While support is up, views remain highly partisan, with a majority of Democrats and Independents saying they favor it compared to a majority of Republicans who oppose it", she said. But when voters hear about the potential downsides—delays in care, higher taxes—support drops to as low as one in four. "Underneath all this is really frustration with health-care costs", she said. "People want change, and Medicare for All looks appealing before there's any large public debate about the trade-offs."

Democratic Senate candidates in Florida, Maine, Michigan, Minnesota, and Ohio favour some form of the proposal along with numerous Democratic candidates running for House seats. In Texas, Democrat James Talerico supports a variation he calls "Medicare for Y'all", that would allow Americans to voluntarily buy a not-for-profit government health-care policy that would lower the cost of private health insurance plans through competition. In Michigan, El-Sayed has made Medicare for All a centrepiece of his campaign. In frequent exchanges with enthusiastic audiences at his campaign events, he asks, "Medicare for?" And they shout back "All!"

Although reproductive health is less prominent in these elections, it is a focal point in some states. In Maine, Democrat Troy Jackson has criticised Senator Collins for her 2018 vote approving Trump's nomination of Brett Kavanaugh on the Supreme Court. Collins said Kavanaugh assured her that he would not overturn the court's decision in *Roe v Wade* guaranteeing a woman's right to an abortion. After he did so in 2022, Collins said at the time that she felt betrayed. But in recent debates with Jackson, Collins has said she does not regret her vote.

Nearly 5 years after *Roe* was overturned, "people are unfortunately starting to see what that means in practice", said Kelley Baden, vice president of US policy and communications at the Guttmacher Institute, a global research and policy group focused on reproductive health. Idaho's total abortion ban has forced obstetrician-gynaecologists to leave the state, making maternity care difficult to access, she said. A referendum on Idaho's Nov 3 ballot, if approved, would allow legal challenges to the ban.

In Nevada and Virgina, voters will decide whether to establish a right to abortion in their state constitution. In Missouri, voters will have an opportunity to rescind their 2024 approval of abortion rights and also ban gender-affirming care including hormone therapy and puberty blockers for minors.

In Washington, DC, optimistic Democratic congressional leaders are planning what they will do first should they win majorities in the House and Senate. At the top of the agenda will be restoring ACA premium subsidies and the $1 trillion taken from health care programmes, according to news reports. North Carolina Democrat Representative Deborah Ross, a member of a House group working on these strategies, told *The New York Times* that both "widely popular" changes will be approved with enough bipartisan support that Trump would not veto them. But Antos disagreed: "That's not something I see this White House supporting", he said, calling the likelihood of Democrats taking over Congress "a gigantic assumption".

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