

Broker Brief: The Great Healthcare Plan

Early Summary & Market Implications

President Trump has released a high-level healthcare policy framework known as The Great Healthcare Plan. The plan focuses on lowering prescription drug costs, reducing insurance premiums, increasing transparency, and redirecting federal health dollars directly to consumers rather than insurers.

The administration has stated this is a framework, not a fully implemented policy. Key details will require congressional action and rule-making.

KEY POLICY PILLARS



Prescription Drug Pricing

- Implements a Most Favored Nation pricing model, tying new U.S. drug prices to the lowest prices paid by comparable countries
- Expands access to safe over-the-counter medications
- Builds on existing voluntary drug manufacturer agreements with HHS/CMS

Potential Impact:

May reduce long-term employer and plan costs, though timing and scope depend on congressional action and manufacturer compliance.



Federal Subsidy Redirection

- Does not restore expired enhanced ACA subsidies
- Proposes sending federal health funds directly to eligible individuals rather than insurers
- Funds may flow through Health Savings Accounts (HSAs), though no structure has been defined

Potential Impact:

Could shift individuals away from the ACA marketplace and toward employer plans, Medicaid, short-term coverage or alternative options.



Premium Reduction Measures

- Eliminates certain payments made directly to carriers
- Fully funds ACA cost-sharing reductions (CSRs), which CBO estimates could reduce silver-tier premiums by 10% or more
- Eliminates PBM rebates and kickbacks, which the Administration links to premium inflation

Potential Impact:

CSR funding may stabilize marketplace pricing, but carrier revenue changes could introduce pricing volatility.

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WHAT THIS MEANS FOR KEY STAKEHOLDERS



Employers

- Possible enrollment pressure if ACA plans become less affordable
- Potential long-term relief from drug pricing reforms



Carriers

- Operational changes tied to transparency mandates
- Possible loss of federal revenue tied to current subsidy structures



Brokers

- Increased demand for strategic guidance amid funding and coverage shifts
- Opportunity to expand HSA-based, alternative and employer-sponsored solutions



Consumers

- Greater control over healthcare dollars
- Increased complexity, premium exposure, and plan-selection risk

KEY RISKS TO WATCH

Market disruption if subsidies shift too quickly

Regulatory uncertainty due to lack of implementation detail

Political volatility around ACA subsidy negotiations

Coverage gaps for vulnerable populations

The Great Healthcare Plan signals a move toward consumer-directed healthcare and increased transparency, but with meaningful uncertainty.

With Warner Pacific as your partner, you should prepare your clients for continued market volatility and position yourself as trusted advisers navigating coverage, funding, and compliance changes.

Call your Sales Consultant today at (800) 801-2300.