

Repeal, Defund and Deauthorize: The 15-Year War Against the ACA

December 2025

President Trump and Congressional Republicans have refused to extend **enhanced premium tax credits (ePTCs)** – set to expire at the end of this year – as their latest attempt to sabotage the 2010 Patient Protection and Affordable Care Act (ACA) and rip health coverage away from millions of people. This was the center point of contention in the 2025 federal government shutdown, the longest shutdown to date, underscoring deep political divisions over the government’s role in ensuring affordable health care.¹

Premium tax credits lower monthly costs for health insurance through the ACA marketplace. They were enhanced in 2021 to close longstanding affordability gaps for people who earned too much to qualify for Medicaid but could not afford full-cost marketplace plans.² There is growing public concern as many enrollees now face steep premium increases, which could leave over four million more people uninsured next year.³ For example, without the ePTCs, premiums are set to increase in 2026 by over \$1,500 per month for a family of four with middle income.⁴ This will disproportionately impact states that have not expanded Medicaid and Republican-led statesⁱ, which have the highest share of enrollees receiving tax credits.⁵

Republicans allowing the ePTCs to expire will reverse more than a decade of progress. The ACA transformed the nation’s health system – expanding access to affordable health coverage and establishing vital consumer protections, such as nondiscrimination and guaranteed coverage for preexisting conditions.⁶ Since its passage, the ACA has cut the uninsured rate in half, expanded Medicaid in 41 states, and continues to bring affordable health coverage through the ACA Marketplace to over 24 million people.⁷ Today, women make up more than half of enrollees on the ACA Marketplace – 10 million receive PTCs – and more than a third of women on Medicaid are covered under Medicaid expansion.⁸ For many women, ACA coverage provides their only access to preventive services without cost-sharing like mammograms, Pap tests, and prenatal care.

ⁱ The ten states with the highest share of Marketplace enrollees receiving tax credits are Alabama, Florida, Georgia, Mississippi, North Carolina, South Carolina, Tennessee, Texas, Utah, and Wyoming – all of which are non-expansion states, except North Carolina and Utah.

The ACA remains widely popular, with a majority of U.S. adults favoring its provisions across political lines.⁹ Yet 15 years and over 100 attempts to repeal, defund or deauthorize later, the ACA continues to face political and legislative threats.¹⁰ Along with attempts to eliminate financial assistance like the ePTCs, opponents have repeatedly sought to cut federal Medicaid funding, restrict reproductive health care, and add administrative barriers for enrollees. Every attempt to roll back the ACA places the health and financial security of millions at risk. The following timeline outlines major efforts to reverse these protections over the years and highlights why we must continue the fight to protect and preserve the ACA. Congress must keep their promise and hold a vote before the year ends to permanently extend the ACA tax credits to address this nation's health care crisis.

Timeline of Attempts to Repeal the Affordable Care Act (ACA)

January 2011: The First of Many

The Republican-led House passes an act to repeal the ACA; however, it is voted down in the Senate.¹¹ This is the first of many attempts to repeal, defund or deauthorize the ACA since enacted into law in 2010.¹²

June 2012: Medicaid Expansion Coverage Gap

The landmark decision in *National Federation of Independent Business v. Sebelius* made the ACA Medicaid expansion optional for states, ruling that withholding Medicaid funding or penalizing non-compliant states was unconstitutional.¹³ Today, 1.4 million uninsured individuals, including over 650,000 women of reproductive age, are stuck in the Medicaid coverage gap in the ten states that have not expanded, meaning they are ineligible for both Medicaid and ACA marketplace subsidies because their income is too high for Medicaid in their state but too low for marketplace assistance.¹⁴

September 2013: First Government Shutdown over ACA

The U.S. Senate rejected an impasse by the Republican-controlled House to delay ACA implementation through their funding bill, causing a 16-day government shutdown.¹⁵

February 2015: Escalating Repeal Efforts

This marked the House's 50th-and-counting attempt to repeal parts of the ACA, alongside Supreme Court challenges such as *King v. Burwell* and calls for Congress to draft and propose a replacement plan.¹⁶

December 2015-February 2016: First ACA Repeal Package

The 114th Congress passed the Restoring Americans' Healthcare Freedom Reconciliation Act of 2015, which included provisions that would repeal ACA mandates and premium and cost-sharing subsidies, eliminate the Medicaid expansion and the enhanced match rate, and would prevent federal funding for Planned Parenthood clinics for one year.¹⁷ This bill was vetoed by President Obama in 2016.¹⁸

2017: Biggest ACA Repeal and Replace Push

Known as the most notable push to repeal the ACA, House Republicans introduced the American Health Care Act, the Better Care Reconciliation Act, the Obamacare Repeal Reconciliation Act, and the Health Care Freedom Act.¹⁹ These “skinny repeals” failed to pass by slim margins, with a notable ‘thumbs down’ from Republican Sen. John McCain and two other Republican Senators.²⁰ These bills had many of the same proposed provisions that would have:

- Repealed ACA mandates and the premium and cost-sharing subsidies
- Limited enhanced FMAP for Medicaid expansion and sunset enhanced FMAP for those states
- Converted federal Medicaid funding to a per-capita allotment
- Added work requirement loopholes
- Prevent federal funding for Planned Parenthood clinics
- Prohibited tax credits for plans that cover abortion

Though these bills failed to pass, President Trump signed the Tax Cuts and Jobs Act of 2017 which eliminated the ACA’s individual mandate penalty.

December 2018: Repeal of the Individual Mandate

In *Texas v. United States of America*, a district court judge in the Northern District of Texas ruled the entire ACA unconstitutional after Congress repealed the individual mandate penalty.²¹ This reached the Supreme Court in 2020, where the ACA was upheld in 2021.²² However, had SCOTUS agreed, **the entire ACA would have been struck down.**

March 2023: Threat to Preventive Services

In *Braidwood v. Becerra* (later known as *Kennedy v. Braidwood*), a Texas district court found the ACA’s requirement to provide no-cost preventive services unconstitutional.²³ In 2025, the Supreme Court reversed the lower court’s ruling and upheld the ACA’s

mandate, ensuring continued coverage of essential preventive services for over 150 million people.²⁴ This preserved women's access to services like cervical cancer screenings, contraceptives, medications to reduce breast cancer risk, and immunizations.²⁵

August 2024: Ending Eligibility for DACA Recipients

In *Kansas et al., v. United States et al.*,¹⁹ Republican state attorneys general challenged the Centers for Medicare and Medicaid Services (CMS) 2024 rule to treat DACA recipients as 'lawfully present' for ACA eligibility, estimating approximately 100,000 previously uninsured DACA recipients would be eligible for ACA coverage.²⁶ This rule was officially reversed in June 2025.²⁷ DACA recipients are no longer eligible for Marketplace coverage.

July 2025: One Big, Beautiful Bill Act (OBBA)

The ACA marketplace reached a record-breaking number of enrollees of 24.3 million people.²⁸ President Trump signed the 2025 Budget Reconciliation Act, known as the One Big, Beautiful Bill Act (OBBA) into law.²⁹ This piece of legislation did not extend the ACA's enhanced premium tax credits to help people with low-and-middle incomes afford coverage. This is considered the biggest and most damaging rollback in U.S. history. Other key provisions include:

- Medicaid work requirements for Medicaid expansion populations
- Limited provider taxes
- Exclusion of gender-affirming care as an essential health benefit
- Shortened open enrollment
- A temporary block of Medicaid funding to Planned Parenthood clinics

Fall 2025: The Current Moment

Ending a 43-day long shutdown, Congress narrowly passed a continuing resolution – that did not extend the ePTCs – to fund the government through January 30th, 2026. The shutdown agreement included a verbal commitment from the Senate Republican Leader John Thune to Senate Democrats to hold a vote in December on the ePTCs.³⁰ There was no such commitment from Republican House Leader Mike Johnson. If Congress allows the ePTCs to expire, projections predict an estimated 7.3 million people will lose ACA coverage and over four million will become uninsured in 2026.³¹

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⁷ Baumgartner, J., Collins, S., & Radley, D. (2023). Inequities in Health Insurance Coverage and Access for Black and Hispanic Adults The Impact of Medicaid Expansion and the Pandemic. Retrieved 19 November 2025, from https://www.commonwealthfund.org/sites/default/files/2023-03/Baumgartner_inequities_coverage_access_black_hispanic_adults_db.pdf; Centers for Medicare and Medicaid Services. (2025, January 8). Over 24 Million Consumers Selected Affordable Health Coverage in ACA Marketplace for 2025. Retrieved 21 November 2025, from <https://www.cms.gov/newsroom/press-releases/over-24-million-consumers-selected-affordable-health-coverage-aca-marketplace-2025>

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¹² Ibid. See note 15.

¹³ Justia. (n.d.-b). National federation of independent business v. Sebelius, 567 U.S. 519 (2012). Retrieved 19 November 2025, from Justia Law website: <https://supreme.justia.com/cases/federal/us/567/519/>

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