Opinion
Editorial



House Democrats prepare to speak on the steps of the Capitol to insist that Republicans include an extension of expiring health care benefits as part of a government funding compromise, in Washington, Sept. 30, 2025. (AP photo/J. Scott Applewhite)

by NCR Editorial Staff

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A family of four in New Hampshire faces an almost 2,000% increase in their monthly health-insurance premiums — from $9 to $186. A 60-year-old earning $62,700 annually would see premiums rise by nearly $10,000. Some 24 million Americans who rely on marketplace coverage now face a Dec. 31 deadline that could double their costs overnight — or force them into being uninsured entirely.

This is no hypothetical crisis. This is happening now. And it is the direct result of policy choices that prioritize the wealth of the few over the health of the many. The federal government has been shut down since Oct. 1 over the consequences of these policy choices.

Earlier this year, we published a series of editorials warning of the catastrophic consequences of the "One Big Beautiful Bill Act." In April we called it "a referendum on moral clarity."

In May, NCR labeled it "One big shameful bill" — later noting that the legislation would slash $930 billion from Medicaid, Medicare and the Affordable Care Act while lavishing tax breaks on the richest Americans. In July, as the bill was set to be signed on Independence Day, we called it "the signature of a democracy in decay"— a government that no longer reflects the will or welfare of its people. Every prediction is coming true.

The bill is set to systematically strip health care from millions, gut food assistance and impose bureaucratic barriers designed not to manage aid but to deny it — all while enriching the ultra-wealthy through estate tax breaks and corporate giveaways. We said that President Donald Trump was "a charlatan showman promising to protect the safety net while shredding it." We were right. And now the bill's next wave of devastation is upon us.



U.S. House of Representatives Speaker Mike Johnson looks at U.S. President Donald Trump signing the sweeping spending and tax legislation, known as the "One Big Beautiful Bill Act," to mark Independence Day, at the White House in Washington, July 4, 2025. (OSV News/Leah Millis, via Reuters)

Catastrophic consequences

At the heart of today's crisis lies the impending expiration of enhanced ACA subsidies — benefits introduced in 2021 that currently make coverage affordable for some 24 million people. Unless Congress acts before Dec. 31, 2025, these subsidies vanish. Premiums will shoot up. Millions will see costs more than double; many will simply drop coverage altogether.

The same government that gave billionaires permanent tax cuts through the One Big Beautiful Bill now says it cannot afford to extend help to working families. For 2026, Americans face one of the steepest insurance cost increases in nearly a decade. Across insurers in ACA marketplaces, the median proposed premium

increase is approximately 18% — the largest since 2018, according to KFF.

If the enhanced subsidies expire, the consequences will be catastrophic: NPR reported that about 4 million people will lose coverage entirely over the next several years, according to the Congressional Budget Office.

Hospitals may have to limit their services or close; chronic diseases would go untreated; and medical bankruptcies will surge.

This isn't a blip in the market. It is engineered suffering. Chaos, confusion and stress are no longer policy outcomes — they are a way of governing.



The emergency room entrance to a hospital is seen in rural Holton, Kansas, June 11, 2025. A lack of rural health care options are challenging rural Catholics and Catholic hospitals. (OSV News/Reuters/Arin Yoon)

A moral reckoning rooted in Catholic social teaching

Human dignity demands that every person have access to health care — not as a commodity, but as a fundamental right flowing from the sanctity of human life. The common good requires that we protect the vulnerable first, not reward the wealthy.

As Pope John XXIII declared in *Pacem in Terris*, as far back as 1963, everyone has the right to medical care. This is now a common Catholic social justice understanding.

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Hope is faith in action

Yes, health insurance premiums are skyrocketing. But the deeper sickness is moral: a nation that allows the suffering of millions while pretending it cannot see.

The angels have not been driven out. They live in every person who refuses to accept that health care is a privilege rather than a right. They live in every voice raised in defense of the vulnerable. They live in every act of solidarity that says: not on our watch. Goodness has the last word. Hope is faith in action. And the time to act is now.

What we can do

Contact Congress Before Dec. 31. The most immediate action is to write, call and email your senators and representatives to demand that they extend enhanced ACA subsidies before the deadline. Include your name and address to identify yourself as a constituent, share how premium increases will personally affect you or your family, reference the specific crisis statistics listed above, and ask for a written response on their position.

Join Catholic advocacy networks:

- *The Catholic Health Association maintains an e-Advocacy platform that provides form letters, talking points, and immediate advocacy alerts to its network, which represents over 2,000 Catholic health care facilities.*
- *The United States Conference of Catholic Bishops' Action Center coordinates federal advocacy on health care and social justice, and provides action alerts.*
- *Catholic Charities USA provides advocacy training and mobilization focused on vulnerable populations through with "Washington Weekly" updates, action*

alerts, and advocacy toolkits for strategy and collaboration.

This story appears in the **Trump's Second Term** feature series. View the full series. A version of this story appeared in the **Nov 21-Dec 4, 2025** print issue under the headline: As a nation grows sick and the rich grow richer, Catholics must act.