

Congress of the United States

Washington, DC 20515

December 5, 2025

The Honorable Mike Johnson
Speaker of the House of Representatives
Washington, D.C. 20515

Dear. Mr. Speaker,

The time for half measures is over. The American people deserve healthcare reform built on freedom, affordability, flexibility, and choice, not more subsidies, red tape, or handouts for insurance companies. The House needs to draw a clear line. We will not keep pouring money into the failing Unaffordable Care Act.

Real reform means putting patients in charge, locking in proven Trump rules, protecting conscience, and cutting out fraud. That is the starting point for any serious conversation.

For those claiming Republicans do not have a plan to address the health care needs of this country, nothing could be further from the truth. Dozens of bills are already on the table, many ready for a vote right now. President Trump has backed many of these reforms before, and several would codify his executive actions. This is the moment to show the country the depth of our solutions and the strength of our vision. Now is the time to act.

The framework is simple:

1. Put patients in charge of their healthcare dollars. President Trump has already laid out a clear vision, saying that “the only healthcare I will support or approve is sending money directly back to the people with NOTHING going to the insurance companies.” His plan has been focused on ensuring that “the people will be allowed to negotiate and buy their own insurance.” And as the president has said, when it comes to health and in all things, we must give the “POWER TO THE PEOPLE.”

This is a clear blueprint. Americans should be able to take cost-sharing reduction payments and underlying Obamacare subsidies straight into their pockets, giving them control instead of funneling money through insurers.

Rep. Greg Steube’s **ACCESS Act (H.R. 1157)** and Sen. Rick Scott and Rep. August Pfluger’s **More Affordable Care Act** both codify President Trump’s plan and set the standard for patient-first reform. They ensure federal support flows directly to families, not insurance companies. They lower premiums by giving families control of their dollars and expand competition by opening markets across state lines. Senator Scott’s bill also strengthens Trump’s push for transparency, requiring up-front pricing so families know costs before they buy care, and guarantees Hyde protections so taxpayer funds cannot be used for abortion services. Together, these reforms deliver flexibility, affordability, and accountability, putting patients in charge and forcing insurers to compete.

Rep. Andy Biggs' **Health Savings Accounts for All Act**, Rep. Chip Roy's **Personalized Care Act (H.R. 810)**, and the House-passed **OBBBA HSA expansion (Section 71307)** build on this foundation by cutting red tape, raising or eliminating contribution limits, removing high-deductible requirements, expanding deductions, and allowing HSA funds to cover premiums, prescriptions, and health care sharing ministry payments. Rep. Eric Burlison's **MAHA Accounts proposal** continues this principle by directing federal dollars straight to policyholders, giving families the freedom to choose any insurance product they want. Rep. Andy Harris' plan adds another simple fix focused on fairness by ensuring providers cannot discriminate against cash-paying patients.

Together, these reforms deliver lower premiums, greater flexibility, and real competition, ensuring patients and employers can secure coverage that works for them, not what Washington dictates.

2. Codify Trump's rules that expanded consumer choice and protected patients. Short-term limited-duration plans, catastrophic coverage, direct primary care, health-sharing ministries, and ICHRAs have already proven their worth. They give families flexibility, affordability, and freedom from mandates.

- Rep. Tim Walberg's Association Health Plans Act (H.R. 2528) lets small businesses band together for affordable coverage, lowering premiums by spreading risk and giving employers more bargaining power.
- Rep. Kevin Hern's Choice Arrangement Act (H.R. 5463) strengthens ICHRAs, giving workers portable, tax-preferred dollars to buy the plan that fits their family, increasing competition in the individual market.
- Rep. Andy Biggs' Health Coverage Choice Act (H.R. 90) builds on Trump's 2018 rule to permit flexible care plans for up to ten years, offering families stability, lower costs, and freedom from one-size-fits-all mandates.
- Rep. Bob Ounder's Self-Insurance Protection Act (H.R. 2571) protects small businesses' access to stop-loss insurance, keeping premiums affordable and ensuring employers can self-insure without crushing regulatory costs.
- Rep. Gary Palmer's New Health Options Act (H.R. 1776) creates a new market outside Obamacare, driving down premiums through competition while guaranteeing coverage for preexisting conditions at a lower cost.
- Rep. Max Miller's IMPACT Act (H.R. 6421) codifies Trump's rule expanding access to catastrophic plans, giving more Americans access to lower-premium coverage that still protects against serious illness or injury.

3. Protect conscience and stop taxpayer dollars from funding radical procedures. The Hyde Amendment must be preserved in everything we do. Rep. Chris Smith's **No Taxpayer Funding for Abortion Act (H.R. 7)** reinforces this safeguard. Congress must also block taxpayer subsidies for plans that cover radical transgender surgeries. Protecting life and conscience rights is both a moral and fiscal duty.

4. Save taxpayer money and stop fraud. President Trump led the way in rooting out waste and abuse in the healthcare system, and Republicans must carry that work forward. We must build on the work of Energy and Commerce members to advance the principles of H.R. 1 and continue

tackling waste, fraud, and abuse in Obamacare by codifying Trump's program integrity rules, strengthening income verification, and ending silver loading. We must also ensure taxpayer benefits go to American citizens, not illegal aliens. These reforms build trust, cut waste, and put Americans first. Republicans must be strong partners in the President's effort to clean up the system and deliver accountability to the American people.

The House must act with clarity and conviction. These reforms should be brought to the floor without delay. If we plant our flag now, we can rebuild a healthcare system that reflects true conservative principles and puts power back where it belongs, in the hands of patients, not bureaucrats or insurance companies.

Sincerely,



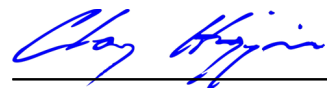
Andy Biggs
Member of Congress



Andy Harris
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Eric Burlison
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Clay Higgins
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Elijah Crane
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