

Policy Summary – Health Care:

Fixing our Broken Health Insurance System

July 2026



1. Health insurance is extremely important. Health insurance makes families and communities healthier, physically and financially. Having health insurance [encourages preventive care](#), it [improves health outcomes](#), [makes our communities healthier](#), and [strengthens our economy](#).

2. However, the US health insurance system is broken.

- Among advanced countries, [the US is the only one](#) that doesn't insure virtually all its people. In the US, [9.9% of US citizens under age 65 did not have health insurance as of 2024](#). This is 26.9 million people.
- Among 17 large, advanced countries we rank 17th on [cost per capita](#), [life expectancy](#), and [maternal mortality](#).
- The situation in Texas is even worse - In 2023, [over 18.6% of Texans under age 65 did not have health insurance, the largest percentage in the US by far](#).

3. Republican policies are making it even worse.

- The Republican's "Big Beautiful Bill" cuts funding for health insurance, causing an [estimated 16 million people to lose health insurance coverage by 2034](#).
- In Texas, Republican legislators have failed to expand Medicaid. This prevents almost [600,000 Texans from getting coverage](#), [hurts health outcomes](#), and especially hurts [rural residents and rural hospitals](#).

4. We need comprehensive solutions to fix our broken health insurance system.

- **Learn from the best performing health insurance systems.** Several advanced countries have health systems that perform better than ours, have higher satisfaction ratings, and cost far less.
- **Reverse the cuts to ACA tax credits contained in the Republicans' One Big Beautiful Bill.** According to an [October 2025 survey](#), 78% of the public say they want Congress to extend the enhanced tax credits available to people with low and moderate incomes. Even most Republicans (59%) want the tax credits restored.
- **Increase insurance coverage through existing systems**, for example by expanding access through the ACA, and by expanding Medicaid in Texas. 40 states have already expanded Medicaid and their people are benefiting.
- **Work toward a more comprehensive "single payer" system.** This is often referred to as "Medicare for All". An analysis in the Lancet medical journal found that a universal single-payer system would [reduce US health care costs by 13%, or \\$450 billion a year](#). It would also [save more than 68,000 lives](#) by increasing access to care.

We need to elect legislators in 2026 who will be willing to learn from best practices in other countries and states, take near-term actions to increase coverage within the existing health insurance systems, and work toward more effective long-term solutions.

More Information

- Center for Policy Progress – full paper on [Fixing our Broken Health Insurance System](#).
- Texas Blue Action 5-minute video on [Medicaid Expansion](#).
- KFF's ["Health Policy 101"](#) - in depth information on health care and health insurance in the US.
- Physicians for a National Health Program, [The Medicare for All Act of 2025](#)

For questions and comments, contact us at info@centerforpolicyprogress.org.