

President Trump's "Great Healthcare Plan"

Healthcare Law Update

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3/1/2026

On January 15, 2026, President Donald Trump [called](#) on Congress to enact The Great Healthcare Plan, a broad reform framework targeting four core areas: prescription drug pricing, insurance premiums, insurer accountability, and healthcare price transparency. The proposal seeks to reduce prescription drug costs by codifying the Administration's Most-Favored-Nation pricing model, with the goal of ensuring Americans do not pay more for medications than patients in comparable foreign markets. The plan also contemplates making certain drugs available over the counter to promote competition and improve consumer access, while advancing additional measures aimed at promoting transparency in pharmaceutical pricing.

To address rising insurance costs, the plan proposes redirecting billions of dollars in federal subsidies from insurers directly to eligible individuals, enabling consumers to purchase coverage that is best suited to their needs. The plan also calls for funding a cost-sharing reduction program intended to stabilize out-of-pocket expenses. In addition, the plan would impose new transparency requirements on insurers, including public reporting of profits derived from premiums, medical loss ratios, claim denial rates, and average wait times for routine care, measures designed to strengthen accountability for both consumers and providers.

The plan further expands federal price transparency efforts by requiring all providers participating in Medicare or Medicaid to prominently display pricing and fees at their place of business. The proposal builds on transparency regulations promulgated during President Trump's first term, which applied primarily to hospitals and insurers, by extending similar obligations across the broader healthcare system. According to the Administration, if enacted, the Great Healthcare Plan would represent a significant continuation of the Administration's efforts to promote affordability, competition, and informed healthcare decision-making.

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