



Retreat From Big Ideas on Health Care

The recent federal shutdown highlighted increasing costs.

January 5, 2026 By KFF Health News

In the run-up to the 2020 election, all 20 Democratic presidential candidates promised voters that they would pursue bold changes to health care, such as a government-run insurance plan or Medicare for all Americans.

Fast-forward to the congressional stalemate that closed the federal government for more than a month. Democrats, entrenched on one side of the legislative battle, staked their political future on merely preserving parts of the Affordable Care Act (ACA, or Obamacare)—a far cry from the systemic health policy changes that party members once described.

Democrats succeeded in focusing national attention on rising health insurance costs, attempting to hold up funding for the federal government until a deal could be made to extend the subsidies that have cut premiums for Obamacare plans. Their doggedness could help them win votes in midterm elections.

But health care prices are rocketing, costly high-deductible plans are proliferating and four in 10 adults have some form of health care debt. As health costs reach a crisis point, a yawning gulf exists between voters' desire for more aggressive action and the political urgency in Washington for sweeping change.

"There isn't a lot of eagerness among politicians," said Jonathan Gruber, an economist who played a key role in drafting the ACA. "Why aren't they being more bold? Probably scars from the ACA fights. But health care is a winning issue. The truth is we need universal coverage and price regulation."

Voters rank lowering health care costs as a top priority, above housing, jobs, immigration and crime, according to a September poll by Hart Research Associates for Families USA, a consumer health advocacy group.

And costs are climbing. Premiums for job-based health insurance rose 6% in 2025 to an average of \$26,993 a year for family coverage, according to an annual survey of employers released October 22 by KFF, a health information nonprofit that includes KFF Health News. For all the attention given to grocery, gas and energy prices, health premiums and deductibles in recent years have risen faster than overall inflation and wages.

© 2026 Smart + Strong All Rights Reserved.

<http://beta.docker.poz.com/article/retreat-big-ideas-health-care>