



# National Compliance Update

## USI EMPLOYEE BENEFITS

January 22, 2026

## New Healthcare Plan Announced

On January 15, 2026, President Trump announced a framework for the “Great Healthcare Plan.” This proposal sets out the administration’s vision for legislation to lower prescription drug and health insurance premium costs, hold insurance companies accountable and maximize transparency. He is calling on Congress to enact legislation that will achieve this vision.

The framework outlines the following policy proposals, but does so without providing much detail. Presumably, the details will come from legislative text that Congress is expected to prepare.

- **Lower drug prices**
  - Codify the Most-Favored-Nation deals to get Americans the same low prices for prescription drugs that people in other countries pay.
  - Increase the number of verified safe pharmaceutical drugs available for over-the-counter purchase.
- **Lower insurance premiums**
  - Send subsidies for marketplace coverage directly to eligible Americans to allow them to buy the health insurance of their choice.
  - Fund a cost-sharing reduction program for healthcare plans.
  - End kickbacks from pharmacy benefit managers (“PBMs”) to the “large brokerage middlemen.”
- **Hold insurance companies accountable by requiring them to publish on their websites:**
  - Rate and coverage comparisons upfront in plain English – not industry jargon – so consumers can make better insurance purchasing decisions;
  - The percentage of their revenues that are paid out to claims versus overhead costs and profits; and
  - The percentage of insurance claims they reject and average wait times for routine care.

- **Maximize price transparency**
  - Require any healthcare provider or insurer who accepts either Medicare or Medicaid to publicly and prominently post their pricing and fees to avoid surprise medical bills.

Notably, the plan does not propose continuing the enhanced subsidies for health insurance coverage purchased in the Marketplace that expired on December 31, 2025.

## WHAT'S NEXT

The framework is an outline of the policy issues the administration is likely to pursue through future legislation. It is not law.

To make these policies law, Congress must enact substantial legislation which would likely require some level of bipartisan support. This will be a difficult task in a divided Congress.

## EMPLOYER NEXT STEPS

This proposal is not law. No action is required for employers. Continue to monitor developments. USI will continue to keep you informed.

## RESOURCES

- The White House has set up a website with additional information; visit <https://www.whitehouse.gov/greathealthcare/>
- For a fact sheet, visit <https://www.whitehouse.gov/wp-content/uploads/2026/01/The-Great-Healthcare-Plan.pdf>

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