



SR0546

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SENATE RESOLUTION

2 WHEREAS, The Affordable Care Act (ACA), enacted in 2010
3 and implemented in 2014, promised lower premiums by \$2,500 per
4 family and the ability to keep one's doctor, promises that
5 have not been realized, with premiums increasing by an average
6 of 129% from 2014 to 2019; and

7 WHEREAS, Illinois fully embraced the ACA by passing
8 legislation that eliminated all other health insurance
9 options, banning temporary or short-term medical plans, and
10 mandating broad coverages such as maternity, infertility, TMJ,
11 broad mental health and substance abuse, and biomarker testing
12 for all residents regardless of age or sex, effectively
13 creating a one-size-fits-all plan that eliminated consumer
14 choice for approximately 500,000 Illinoisans; and

15 WHEREAS, The elimination of the individual mandate led to
16 healthy individuals dropping coverage while those with higher
17 needs enrolled, exacerbating losses, and the lack of
18 safeguards has resulted in rampant fraud estimated at more
19 than \$25 billion annually, including instances where a single
20 Social Security Number was used for over 125 policies in 2023,
21 coverage for at least 7,000 deceased individuals, and \$94
22 million in subsidies for fictitious applicants in 2015; and

1 WHEREAS, During the COVID-19 pandemic, federal subsidies
2 masked the true skyrocketing costs of ACA plans, with
3 subsidies increasing from \$92 billion in 2023 to \$138 billion
4 in 2025, but even with continued subsidies, rates were
5 projected to rise 26% in the current year; and

6 WHEREAS, With the expiration of COVID-era subsidies on
7 December 31, 2025, approximately 250,000 of the 500,000
8 Illinoisans on ACA plans face rate increases exceeding 100%,
9 revealing the unmasked costs and financially devastating
10 families, while politicians and bureaucrats remain insulated
11 from these impacts; and

12 WHEREAS, When government experiments with health care, it
13 is not the politicians and bureaucrats who suffer, but the
14 citizens forced onto these plans; and

15 WHEREAS, Partisan divides persist, with Democrats seeking
16 a three-year extension of subsidies at a cost exceeding \$100
17 billion without funding mechanisms or reforms, and Republicans
18 advocating for consumer vouchers and greater choice, though
19 such changes cannot be implemented immediately; and

20 WHEREAS, To provide immediate relief, Illinois Senate Bill
21 2763 has been introduced to allow full deductions of premiums
22 and out-of-pocket expenses for individuals on ACA plans

1 starting January 1, 2026, aligning treatment with those on
2 employer-based plans; and

3 WHEREAS, A one-year extension of subsidies is necessary to
4 prevent immediate financial devastation, coupled with stricter
5 oversight to address fraud, but Congress must be compelled to
6 resolve the ACA's underlying issues within that timeframe
7 rather than perpetuating extensions; therefore, be it

8 RESOLVED, BY THE SENATE OF THE ONE HUNDRED FOURTH GENERAL
9 ASSEMBLY OF THE STATE OF ILLINOIS, that we urge the United
10 States Congress to enact a one-year extension of ACA subsidies
11 through December 31, 2026, with enhanced oversight mechanisms
12 to combat the estimated \$25 billion in annual fraud, including
13 stricter verification processes for enrollments and penalties
14 for fraudulent activities; and be it further

15 RESOLVED, That to ensure timely resolution, Congress is
16 urged to include a clause in the extension legislation
17 stipulating that, if comprehensive ACA reforms are not enacted
18 by December 31, 2026, all members of Congress and the United
19 States Senate shall forfeit their government health plan
20 subsidies effective January 1, 2027, thereby aligning their
21 incentives with those of the taxpayers who fund over 75% of
22 their premiums.