



Project 2025's Plan To Gut Checks and Balances Harms Seniors

By Colin Seeberger August 15, 2024

The new authoritarian playbook would devastate American seniors in many ways.

Project 2025 is a plan to [gut America's system of checks and balances](#) in order to enact an extreme, far-right agenda that would hurt all Americans. The plan proposes taking power away from everyday people to give politicians, judges, and corporations more control over Americans' lives. Here are specific ways that Project 2025 would harm American seniors.

Limiting seniors' access to health care and putting Medicare's future at risk

[Project 2025](#) proposes to make Medicare Advantage—privatized Medicare—the “default option” for all Medicare enrollees. [Nearly all](#) Medicare Advantage plans require enrollees to obtain prior authorization to receive certain health care services, which gives insurance companies control to interfere with choices made by patients and their doctors and makes it harder for patients to access care. Medicare Advantage plans also can [restrict enrollees' choices](#) of physicians and hospitals. Medicare Advantage costs the Medicare program [more](#) than traditional Medicare, so a new Medicare Advantage default scheme would put Medicare's financial health [in danger](#). Under this proposal, an increase the proportion of seniors in Medicare Advantage plans to 75 percent from the current 51 percent would cost the Medicare program an additional \$2 trillion over a decade, putting the long-term financial health of this vital program at risk. These changes would ultimately accrue to the benefit of insurance companies, who would reap a [multibillion-dollar windfall](#) from an increase in Medicare Advantage enrollment.

Increasing the cost of prescription drugs

Project 2025's prescription drug reforms [would](#) raise the cost of prescription drugs for up to 18.7 million people on Medicare Part D by eliminating out-of-pocket Medicare drug cost limits. Those beneficiaries could see an average of nearly [\\$400 in lost drug savings](#) in 2025 alone under the Inflation Reduction Act's redesign of Medicare Part D. Overall, Medicare Part D enrollees across the nation could lose out on up to [\\$7.4 billion in out-of-pocket savings](#) next year.

Use the QR code to find more of our work on Project 2025.



Finally, in what would amount to a huge windfall for Big Pharma, Project 2025 would bar the federal government from negotiating for lower drug prices.

Increasing taxes on seniors

Project 2025 shifts the tax burden from the wealthy onto the middle class. Based on analysis using U.S. Census income [data](#), the median household headed by someone over age 65 would see a tax increase of \$900 per year under the [plan](#), assuming the household is a married-couple household. Meanwhile, 45,000 households in America reporting more than \$10 million in income would each see an average annual tax cut of [\\$1.5 million](#).

Cutting access to long-term care

Project 2025 proposes capping Medicaid payments to states with no regard for their actual spending needs on health and long-term care. It also gives states the power to deny coverage of particular services, including long-term services and supports such as home- and community-based care. According to KFF data, more than [21 million](#) seniors and nonelderly adults with disabilities were enrolled in Medicaid in 2021; this accounted for [nearly one-quarter](#) of Medicaid recipients yet more than [half](#) of all Medicaid spending. Additionally, the proposed funding caps could force states to [restrict eligibility for long-term services and supports](#), according to KFF. Alternatively, Medicaid funding caps could force states to outright deny coverage of particular benefits, especially costly services such as long-term care.