

# PROTECTING HEALTH CARE

## Gov. Whitmer SOTS 2026

*“Historic federal cuts to health care are destabilizing hospitals, raising premiums, and kicking Michiganders off their insurance. We’re taking action to protect core Medicaid services, ease the burden of medical debt, and ensure every Michigander can see a doctor. We believe that getting sick or hurt shouldn’t also mean going broke.”*

### *The Problem*

Every Michigander deserves access to quality, affordable health care, but it’s getting harder and more expensive to get the coverage you need. Last year, Republicans in DC passed the largest cuts to Medicaid in US history, raising premiums, reducing services, and ripping coverage away from Michiganders. These federal cuts will make it more costly and frustrating for everyone to get the care they need and impact everyone, no matter how they get their health care. The cuts will also likely lead to even more people accumulating medical debt, which already burdens hundreds of thousands of Michiganders.

### *The Plan*

Governor Whitmer is advocating for new actions to ease the burden of medical debt:

- Capping interest rates on medical debt.
- Preventing medical debt from showing up on credit reports.
- Requiring hospitals to set up financial assistance programs for patients.
- Banning liens or foreclosures on homes because of medical debt.

The Governor’s budget recommendation this year proposed more critical investments to stabilize health care coverage for the 2.5 million Michiganders on Medicaid. It helps ensure that their quality of coverage will not change by finding new, responsible sources of revenue and efficiencies in the program to save money.

In her address, the Governor also called on Congress to extend the expired Affordable Care Act subsidies, which would lower costs and protect coverage for thousands of Michiganders.

### *The Progress:*

- As a legislative leader, Governor Whitmer helped create Healthy Michigan, which covers 700,000+ people today with quality, affordable care.
- Signed laws putting key parts of the Affordable Care Act in state law, including protections for those with pre-existing conditions, ability to stay on a parent’s insurance until age 26, and elimination of caps on annual or lifetime care.
- Erased \$144 million of medical debt for 210,000 Michiganders.
- Negotiated and enacted a balanced, bipartisan budget to protect core health care services for 2.5 million Michiganders on Medicaid that will help hospitals in rural and underserved areas stay open.
- Became the first state in the nation to guarantee equal coverage for mental health and substance use disorder.
- Ended surprise medical billing.



STATE OF MICHIGAN

## *The Potential*

Michigan should be a state where everyone can afford to see a doctor and get the care need. Amid so much national economic uncertainty, the governor's budget proposal would protect access to health care for millions of Michiganders, and her commonsense ideas on medical debt would ease this crushing financial burden that weighs on hundreds of thousands of Michigan families.

