

GUEST ESSAY
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Five Americans on Going Broke Paying for Their Health Care

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Credit...Xinyue Chen

By Tracie McMillan

Ms. McMillan is a journalist covering health care.

When Congress allowed the expanded Affordable Care Act subsidies to expire at the end of December, my monthly health insurance bill went up by about \$200 a month. That's a good chunk of the \$25,000 I expect to earn, after business expenses, in 2026.

I am not alone in paying more for health care. More than 300 Times Opinion readers responded to a January invitation to share their experience

of rising health care costs. They included a cancer patient who shifted care mid-recovery to a new insurance plan that doesn't cover all her doctors. A mother who began skipping birthday parties to avoid the cost of a gift. A small-business owner who closed his doors. Many readers shared accounts of relying on retirement funds to pay for insurance. More than one Republican voter said they now regretted voting for that party. I am sharing a selection of these stories below, which have been edited for length and clarity.

Recently, 17 Republicans [joined](#) with House Democrats to vote to reinstate the subsidies. The issue now rests with the Senate, though President Trump says he might veto any legislation to extend them. Senators should keep in mind these stories, which show just how untenable health care costs have become, fueling distrust, fear and anger across incomes and political persuasions. Lawmakers should restore the subsidies, which will provide much-needed relief to some 20 million Americans. It is the least they can do.

Lance Loewenstein, 57, Parkville, Mo.

Job: Attorney, private practice

Household income: \$144,000

2026 monthly bill: \$3,698.67 for 2 people, up from \$1,785.72 in 2025

2026 premiums + maximum out-of-pocket cost: \$61,984.04

I am a self-employed attorney, and my wife runs a small nonprofit. Before the Affordable Care Act, my wife had considerable pre-existing conditions that made us uninsurable without an employer plan. The Affordable Care Act was a lifeline.

Between the increase in health care costs and my wife's cancer diagnosis, I've had to raise my hourly rates by almost 10 percent, and my wife has cashed in her retirement account. Add on to that an 80 percent increase in property taxes for our building in Jackson County, Mo., and we are barely able to cover the increased cost of living.

These geniuses in Washington don't get the number of self-employed small-business owners (mostly Republicans, like me) who are using these plans. I've passed on the extra cost to my clients and I've told them why. I have been a donating, volunteering Republican for 30 years, usually voting a straight ticket. That ended last year, when I voted for exactly one

Republican statewide. Who does this to people, increasing their costs 100 percent without warning, glide path or alternative?

MaryBeth Bognar, 36, Westerville, Ohio

Job: Nonprofit consultant

Household income: \$111,000

2026 monthly bill: \$1603.09 for 3 people, up from \$775.09 in 2025

2026 premiums + maximum out-of-pocket cost: \$37,537.08

We had a baby and we bought a house in 2024. We've always been responsible with money, and these were life decisions we made based on a sense of our income and bills. Spending nearly \$1,000 more a month, that's not something we factored in.

My son was born with a chronic health problem and needed surgery. When we needed the children's hospital, the only one in our area, we learned that it was not in network. At first, I was frustrated with myself, like, "Oh my gosh, why didn't I check that?" Then everyone I talked to was like, "Wait, that's a thing?"

I think we were up to like \$40,000 in bills. After many months and many phone calls by me following up with many people, they did cover the surgeries at least. So I think now we are at around like \$15,000 that's all just pending.

I've definitely lost sleep and just felt anger that I don't want to be feeling because we tried so hard to do the right thing. That's the thing that's so frustrating. We really tried to do the research, but it really just feels like it doesn't matter. You'll lose and lose.

Caroline Hanssen, 57, San Anselmo, Calif.

Job: Writing specialist

Household income: \$75,000

2026 monthly bill: \$0 after dropping insurance, down from \$406.47 in 2025. It would have been \$1,122.99 for 1 person if Ms. Hanssen kept her plan.

2026 premiums + maximum out-of-pocket cost: Unlimited

I'm sort of proof of the theory that healthy people are going to drop insurance. I'm hoping I can just skate through until this gets figured out. Kind of on a wing and a prayer.

The subsidies brought my payment down last year to about \$400, which was manageable. This year, I lost my subsidies entirely. My premiums jumped to more than \$1,100. California offered me a dollar a month in subsidy. Thanks anyway!

When prices are so inflated that it costs \$1,100 a month for a healthy person to have bronze-basic coverage, that's not my fault. But it prices me out of health insurance. When you make the premium that astronomical and out of reach, then you're not playing along with me, right? You have all the cards, insurance company, and I am a financial victim of your basically predatory scheme.

The total of my premiums and out-of-pocket max would have been \$20,000. What's going to happen to me that's going to cost that much? I don't know. If I go two or three years without insurance, I can save that money, and I can be prepared. But if some sort of chronic illness crops up, well, then I'm concerned.

William Thompson, 52, Charlottesville, Va.

Job: Consultant

Household income: \$270,000

2026 monthly bill: \$2,932.39 for 6 people, up from \$2,275.43 in 2025

2026 premiums + maximum out-of-pocket cost: \$50,188.68

We're going to pay between \$40,000 and \$50,000 a year for medical costs. Do I want to pay that much for insurance? No. But do I want to pay \$100,000 in one month because I had a knee surgery? No. So this is the deal. We're investing in insurance to keep some catastrophic thing from happening. We're privileged to be able to make that choice. But all the while I have no idea how to save for retirement. I have no idea how to move forward.

Even though I didn't qualify for a subsidy last year, I still saw my premiums spike by more than \$650 a month this year. That's because insurers have been raising rates to make up for the fact that so many healthy people are dropping coverage in response to losing their subsidies.

Even with insurance, we had to pay tens of thousands in out-of-network costs when we were dealing with a serious health crisis. I work as a chef on the weekends. I take outside catering gigs, I'll do speaking, anything I can. My wife and I are both working all the time. We're choosing slow debt over catastrophic debt. I don't think that I'm, like, some sort of victim here. It's just astonishing to me that as hard as it is for us, it is so much harder for other people.

Lynn Weidner, 43, Allentown, Pa.

Job: Home caregiver

Household income: \$51,000

2026 monthly bill: \$680.36 for 1 person, up from \$401.52 in 2025

2026 premiums + maximum out-of-pocket cost: \$16,714.32

I work as a full-time caregiver for my partner, who is on Medicaid. I make \$14.11 an hour and I work 79 hours a week. There are no benefits included. I make too much money to get any medical assistance, but don't make quite enough to get what I need. I have medical debt all the time. I just roll over whatever new bill that I incurred onto my payment plan. I never get to zero. There's like \$2,800 right now.

I have pre-existing conditions, so when I tried to purchase private insurance before the Affordable Care Act, the high-risk pool costs were too high for my income. I just didn't have insurance. I didn't go to the doctor. It was pretty awful, honestly. I didn't know it at the time, but I had iron-deficient anemia, so I was really run down. I attributed it to depression and my working literally from sunup to sundown. I didn't know I was sick until I was able to get on the Affordable Care Act and get blood work done. I researched moving out of the country, but home care isn't one of those skills that other countries are looking for. I was like, well, I guess I'll just have to try to make our broken system better. Now I work with my union to push for better health care policies.