

What TrumpCare Is — (Lee Benham's Model)

TrumpCare = A voluntary, portable, age-based tax credit system that allows any American—employee, self-employed, ACA enrollee, Medicaid recipient, or uninsured—to opt out of their current plan and take a fixed, refundable, predictable tax credit to buy their own personal insurance.

TrumpCare in your model is built around three pillars:

Age-Based Tax Credits (ABTCs)

A simple, universal, non-income-based credit:

Young adults: ~\$3,000

Middle age: ~\$4,000–\$5,000

Pre-Medicare (59–64): ~\$6,000–\$6,400

The older you are, the higher the credit.

No paperwork. No income tests. No subsidy cliffs.

Unused credit → automatically deposits into your HSA.

Personal Ownership + Health Savings Accounts (HSAs)

This is the key to the entire TrumpCare model.

Under your plan:

Every individual owns their insurance permanently

Every unspent tax credit dollar goes into an HSA

HSAs grow tax-free for life

Families can accumulate \$300,000–\$2,000,000+ over a lifetime

HSA's become the new centerpiece of American wealth building

If you stay healthy, you keep the savings.

Not the insurer. Not the employer. You.

Voluntary Migration Away from Employer Insurance

This is the “America First revolution” part.

No mandates. No penalties. No forced changes.

Employees—not employers—choose to opt out.

When workers choose TrumpCare credits:

Young, healthy employees leave ESI first

Group premiums rise as the healthiest leave

Employers stop offering insurance

Employers convert savings into:

Higher wages

HSA contributions

Cash stipends

Insurers redesign innovative individual plans

ESI collapses naturally—voluntarily

This is exactly what you wrote in Chapters 8 & 12:

The system “unwinds on its own” without force.

What TrumpCare Does

- ✓ Eliminates job-lock
- ✓ Removes healthcare from employer control
- ✓ Increases wages
- ✓ Cuts local/state budgets (no more \$35,000–\$40,000 family plans)
- ✓ Ends the employer tax exclusion naturally as ESI dies out
- ✓ Lowers premiums through true competition
- ✓ Builds family wealth instead of insurer profits
- ✓ Saves trillions in federal spending
- ✓ Reduces Medicaid/ACA enrollment voluntarily
- ✓ Gives consumers—not government—the power

What TrumpCare Does NOT Do

- ✗ Does not replace the ACA by force
- ✗ Does not end employer insurance by mandate
- ✗ Does not remove Medicaid or subsidies forcibly
- ✗ Does not require new bureaucracies
- ✗ Does not require 2,000-page legislation
- ✗ Does not force anyone to change plans

It is voluntary, simple, predictable, conservative, and pro-worker.

Core Narrative: TrumpCare Saves Money Because...

1. Federal Spending Drops

Ends the \$400B/year employer tax exclusion

Replaces \$2T+ ACA/Medicaid subsidies with fixed credits

Caps federal exposure per person

2. Employer Budgets Collapse in Cost

State/city/county employers spend \$35,000–\$40,000 per family per year.
Under TrumpCare, they can walk away from ESI entirely.

Savings are enormous.

3. Consumers Spend Less

Affordable catastrophic plans + HSAs mean:

Lower premiums

Lower utilization

Less waste

More transparency

4. Insurer Profits Shrink

No more MLR inflation. No more bloated networks.

They must compete like auto/home insurers—on price.

5. HSAs Build Wealth Instead of Waste

Every unused dollar becomes a personal asset, not insurer revenue.

Bottom Line Summary

TrumpCare = Age-Based Tax Credits + Personal Ownership + HSAs + Voluntary Opt-Out of ESI.

It ends the employer insurance monopoly, collapses ACA dependency, reduces Medicaid enrollment, raises wages, and redirects trillions from insurers back to workers—without force, mandates, or government takeover. <https://www.amazon.com/dp/B0G1XQRMWL>

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