Trumpcare Age Based Tax Credit

How Age-Based Tax Credits Work

Instead of today’s complex web of employer-sponsored insurance, income-based ACA subsidies, and Medicaid expansion, Trumpcare introduces a simple and universal formula:

- $3,000 per year for every American from birth to age 30
- Starting at age 31, the credit increases by $100 per year of age

Examples:

- A 35-year-old gets $3,500/year
- A 45-year-old gets $4,500/year
- A 64-year-old gets $6,400/year

The tax credit is available to every American—regardless of employment status or income.

People use their credit to buy portable, private health insurance of their choosing. If their chosen plan costs less than the credit, the leftover money flows directly into their personal Health Savings Account (HSA)where it can grow tax-free for future medical needs.

Why It Puts Power Back in Your Hands

No More Middlemen Skimming Off the Top
Employer plans and government subsidies don’t give you cash. They give it to insurance companies on your behalf. That money is locked up and spent, whether it’s needed or not.
Under Trumpcare, you control your tax credit. You can shop for a plan that fits your needs—not one negotiated behind closed doors by HR or forced on you by a government exchange.

Your Insurance Belongs to You
Employer insurance is temporary—you only “rent” it while you're employed. Get too sick to work, and you could lose your coverage.
Trumpcare makes insurance permanently portable. You keep your coverage if you switch jobs, move states, start a business, or retire early.

Savings Stay with You
Every dollar you don’t use from your tax credit goes into your personal HSA. It’s your money, not the governments or the insurer’s. It grows tax-free and can be used for anything from routine care to future emergencies—even passed on to your children.

How It Saves Trillions Over Time

Makes the Employer Tax Exclusion Obsolete
Health insurance through your employer is tax-free compensation—a hidden subsidy that costs the federal government over $300 billion per year. It props up overpriced plans and hides true care costs from consumers.
Trumpcare’s flat, fair age-based credit:

- Restores wage transparency
- Encourages smarter consumer choices
- Stops subsidizing gold-plated plans for high-income earners

Cuts Medicaid Dependency
Medicaid is a social welfare program, not insurance. It fosters dependency, discourages work, and costs taxpayers trillions.
Under Trumpcare, low-income families receive the same age-based credit as everyone else. They gain access to private insurance without red tape—reducing government outlays over time.

Public Sector Opt-In = Massive Savings
When city, county, and state employees opt out of taxpayer-funded group plans in favor of private coverage using age-based credits, the savings to the public are enormous. Consumers are free to choose any plan that meets their needs which are usually a third the price of Employer Or ACA plans.

Reduces Overconsumption and Waste
Shielded from real costs, today’s system leads people to overuse care. That drives inflation and waste.
With Trumpcare, people shop wisely and save. HSAs create incentives for responsible choices—just like any other product in the free market.

Trumpcare Is About Ownership, Not Dependency

Trumpcare doesn’t force you onto government programs. It doesn’t trap you in a job-based plan. And it doesn’t funnel your money to bloated insurance companies.

Instead, it says: **Here’s your money. You decide.**

- Want a high-deductible plan and save the rest? Go for it.
- Want to build generational wealth through HSAs? You can.
- Want to explore innovative plans across state lines? The choice is yours.

Bottom Line

Trumpcare is simple, fair, and fiscally sound. It replaces dependency with ownership. It restores accountability to the healthcare market. And it puts the American family—not the insurance cartel—back in charge.

This isn’t just a better way to do healthcare. **It’s the American way.**

Real-Life Examples of How It Works

1. Young Single Adult (Age 28)

- Credit: $3,000
- Plan: High-deductible for $2,200/year
- HSA Savings: $800/year

2. Married Couple (Ages 40 & 38) with 2 Children (Ages 10 & 6)

- Total Credit: $13,800
- Private family plan: ~$12,000
- HSA Savings: ~$1,800 (split among 4 individual HSAs)

3. Low-Income Single Mom (Age 30) + Kids (Ages 5 & 3)

- Total Credit: $9,000
- Choosing own plan and providers
- Builds HSAs and keeps benefits while working more

4. Retired Couple (Ages 64 & 62)

- Credit: $6,400 + $6,200 = $12,600
- Uses private plan pre-Medicare
- Builds HSA for retirement medical needs

5. City Worker Family (Ages 50 & 48 + Teens)

- Total Credit: $15,800
- opts out of union plan
- Choosing private coverage, saves taxpayers money

Actual client of Lee Bnham October 2025 (Ages 60 & 58)

Before:

- ACA-compliant UnitedHealthcare plan
- $10,000 deductible
- $1,800/month premium
- Annual Cost: $21,600

After:

- Non-ACA major medical plan from UnitedHealthcare
- $7,500 deductible
- $50,000 Mutual of Omaha Living Benefit Life Insurance each (includes critical/chronic/terminal riders)
- United health Monthly premium 725
- Mutual of Omaha premium 200
- Total monthy premium 900
- Total annual premium 18000
- Annual saving 10000

If age based tax credits were abailabe:

- 60-year-old: $6,000
- 58-year-old: $5,800
- Total Credit: $11,800/year ($983/month)

If total monthly premium = $875:

- Entire cost paid by tax credit
- $108/month ($1,296/year) goes to HSA

Result:

- No out-of-pocket premium
- Lower deductible
- Extra protection via living benefits
- HSA ownership and tax-free growth

Trumpcare delivers true ownership, real savings, and personal freedom.

All your content has been organized into a clean, structured document titled **“Trumpcare Tax Credit”**. You can now refine or share this as needed. Let me know if you'd like it formatted as a handout, slide deck, or visual infographic next.