

Interested Parties Memo

November 1, 2025

Overview

This morning, tens of millions of people in communities across rural America are waking up to the news that their health care costs are increasing by hundreds – and in some cases, thousands – of dollars and that they may not be receiving SNAP benefits in November. This financial burden is the result of the Trump administration's decision to illegally withhold food assistance for 42 million eligible individuals – the majority of whom are seniors, children or disabled – while also allowing the Affordable Care Act (ACA) enhanced premium tax credits (PTCs) to expire.

Despite <u>two U.S. District Court judges</u> ruling against the administration's illegal withholding of November SNAP benefits, ordinary Americans across the country will face a delay in receiving their court-mandated food assistance.

In the lead-up to this Republican manufactured food and health care crisis, House Democrats have fought to get the administration to follow the law by tapping the contingency funds set aside for SNAP in situations like this and to extend the ACA tax credits so that farmers, ranchers and their families and neighbors can maintain affordable health insurance.

The Republican Party – which controls the House, Senate and White House – spent the beginning of the year forcing higher costs upon rural America by restricting access to food and affordable health care with their "One Big, Beautiful Act" (OBBBA) law which cut nearly \$1 trillion from Medicaid and nearly \$200 billion from SNAP. Republicans' decision to cut food assistance and send health insurance premiums sky-high in November are just the latest attack on the pocketbooks of hardworking American people.

Republicans Are Bad for Rural America's Health

- Republicans' OBBBA nearly \$1 trillion cut to Medicaid is already threatening rural health care.
- ACA enhanced premium tax credits save <u>rural residents an average of \$890 per year</u>, about 28 percent more than their urban counterparts.
- Expiration of the ACA PTCs will lead to especially high premiums in rural America. Individuals and families in many rural areas will see a <u>90 percent increase</u> in their health care premiums.
- More than one-in-four farmers and ranchers buy their health insurance through the ACA marketplaces.

Republicans Are Eating Rural America's Lunch

- Despite having both the funding and the legal authority, the Trump administration has illegally withheld SNAP benefits from 42 million Americans including 16 million children, 8 million seniors and 1.2 million veterans.
- This on top of the nearly \$200 billion Republicans cut from food assistance in OBBBA, hitting.rural.america.
 particularly.hard.
- Hunger disproportionately affects people living in rural areas. While food insecurity affects 12.2 percent of the general population, it affects rural households by <u>15.4 percent</u>.
- Households in rural counties (14.4 percent) participate in SNAP at <u>higher rates</u> than those in small towns (13.8 percent) or metropolitan counties (11.3 percent).
- SNAP has an outsized positive economic stimulus effect on rural economies. While every \$1 invested in SNAP generates around \$1.50 in economic activity in non-rural areas, it generates over \$1.80 in rural ones.