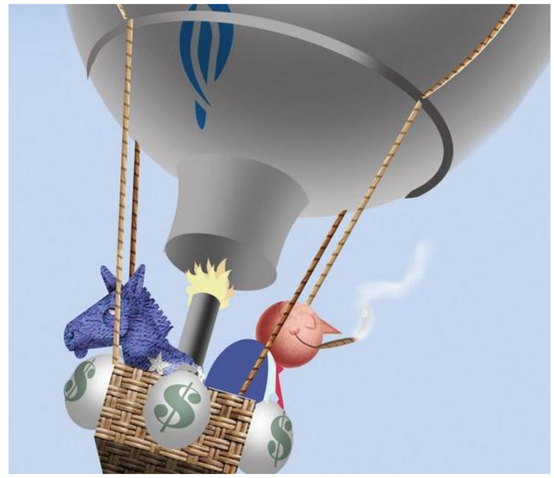
Washington Times Commentary

By Tim Murtaugh, *January 15, 2026*



The rising cost and diminishing quality of health insurance are destined to be a center-stage issue in the midterm elections this year. That's because it's a problem Americans are experiencing for themselves, so they don't have to be convinced that the system is broken.

No group of people is likely more unhappy that health insurance is in the spotlight than health insurance company executives. Democrats, meanwhile, have convinced themselves publicly that they are on the right side of the issue, but they are horribly mistaken, as they will learn.

Health insurance companies and Democrats are joined at the hip and have been for a long time. As Election Day approaches, voters will likely learn more about this relationship, which has cost taxpayers a significant amount of money and driven up costs.

President Trump has excoriated CEOs for reaping massive profits from their increased premiums. He has dubbed the executives "fat cats" and promised to call them in for an Oval Office come-to-POTUS meeting.

"I'm going to see if they get their price down, to put it very bluntly," Mr. Trump said.

House Republicans will also grill leaders of five of the nation's largest health insurance companies in a Capitol Hill hearing on Jan. 22. They will have some explaining to do.

Just this week, Sen. Charles E. Grassley, Iowa Republican, released a report alleging that UnitedHealth — the largest health insurer in the world — has been "gaming the system" to enormously increase payments they receive from the federal government for certain patients in Medicare Advantage. The company is accused of exploiting a provision of the federal program that increases the amount of taxpayer funds sent to insurers for patients with more serious diagnoses.

Mr. Grassley says UnitedHealth used "aggressive strategies" to make sure those diagnoses were added to patient files. This means billions of dollars were likely paid after the firm "turned risk adjustment into a business, which was not the original intent."

This episode is a great example of what the giant health insurance companies have been doing to American taxpayers for a long time.

Just in case health insurance executives didn't know where to find the bottomless bucket of taxpayer money, Democrats have always been their enthusiastic guide.

When Obamacare was passed with only Democratic votes, insurance companies got everything they wanted: untold billions — trillions over time — in new government spending, much of it headed their way.

When President Biden's ironically named Inflation Reduction Act was passed with only Democratic votes, insurance companies got everything they wanted, again.

Each time Democrats start screaming about Obamacare subsidies that must be passed, remember that these are really just more gigantic cash payments to the insurance companies to make up for the fact that they have increased premiums again.

We know how this goes when the government guarantees cash flow. If Big Health Insurance thinks the money spigot will never shut off, the only incentive they have is to push prices ever higher.

There can be no question that Democrats and the health insurance companies are a completely unholy pairing.

We saw further proof of this when some of these insurance giants donated to the campaign to allow California Gov. Gavin Newsom, a Democrat, to redraw district lines to toss Republicans out of Congress. Yes, the health insurance industry is helping replace Republican members of Congress with Democrats in California, which looks an awful lot like favors being returned.

The largest insurers are also under scrutiny for how they move money through shell companies to shield it from being used to reduce the price of medicine.

Already caught skimming profits from the rebates they receive on medication, the CEOs all promised to start passing on the savings to consumers, as they should have been doing all along. Instead, they have labeled some of the rebates as "fees" and moved them into the shell companies they also control.

As a result of this scheme, tens of billions of dollars are converted into profit each year instead of being used to make drugs cheaper.

Remember all this when Democrats claim to be fighting for health care, because they are not. They are fighting for Obamacare, which is the cash funnel to the giant insurance companies.

It's extremely important that Mr. Trump has focused on the cost and quality of insurance because it means it will receive the attention it deserves on the campaign trail this year.

Voters will also hear a lot about the symbiotic relationship between health insurance companies and Democrats, because it has been their mutual back-scratching that caused this mess in the first place.

• Tim Murtaugh is a Washington Times columnist and founder of Line Drive Public Affairs. He served as a senior adviser on the 2024 Trump campaign and as communications director on the 2020 Trump campaign.