

# The Myth of Pre-Existing Conditions: A New Citizen Health Card Proposal Replaces Fear as the Driver of U.S Healthcare

*Put healthcare dollars directly in consumers' hands lowering costs, protecting pre-existing conditions and letting AI savings reach the people.*

WASHINGTON DC, DC, UNITED STATES, December 10, 2025 / EINPresswire.com/ -- As Congress Debates the Future of Healthcare, One Idea Finally Makes Sense

By [Citizen Octopus](#)



Citizen Octopus Hero

Congress is closing the year locked in a familiar fight: how to fund a healthcare system that keeps getting more expensive while delivering inconsistent results. Enhanced ACA subsidies are set to expire, and lawmakers are scrambling to decide whether to extend them or let them lapse in favor of “consumer-driven” alternatives such as health savings accounts.

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If Congress wants to truly lower healthcare costs, it must give the money to the people, not the insurance companies”

*Citizen Octopus*

President Trump weighed in boldly Monday, telling POLITICO:

“I want to give the money to the people, not to the

insurance companies.”

He’s right about the direction. We need a system that gives people real control over their health dollars and keeps those with pre-existing conditions fully protected.

For decades, we’ve been told that chronic illnesses justify the entire structure of employer-tied insurance, government subsidies, and rising hospital costs. The message is always the same:

Change the system, and vulnerable people will suffer.

That fear has become the main reason Congress avoids real reform. But it's based on a false choice and the consequences are visible everywhere. The United States spends roughly \$2.3 trillion in federal health programs and tax subsidies each year, equal to about \$6,742 per citizen, yet healthcare costs grow faster than wages and businesses are crushed under insurance premiums.

We already spend enough. We spend it in the wrong direction.

We can protect people and fix the system

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Pre-existing conditions are real but the current system actually creates more of them by:

- Delaying preventive care
- Hiding prices from consumers
- Making recovery financially irrelevant
- Rewarding insurers when patients stay sick

Insurance is a tool meant for unpredictable risks, not lifelong chronic needs. Instead of trapping those with diabetes, cancer, or heart disease inside a system built on fear, we should fund their care directly and transparently.

A Citizen Health Card brings safety and freedom together

Rather than subsidizing insurers, the federal government could put the same dollars on citizen health cards:

- Annual credits for every American
- Funds that roll over and build wealth
- Optional use for insurance premiums
- Direct payment for care with no middleman markup
- A national catastrophic backstop for truly extreme cases

Under this model no one loses coverage when they lose or change jobs. And as people build

reserves \$25,000 or more, they gain self-insurance power that grows every year.

Better timing is impossible

Artificial intelligence is slashing the cost of diagnostics and chronic-condition management. But under the old system, those savings will be absorbed by insurers, not families.

If Congress acts now, AI becomes the great equalizer:

- Fewer chronic conditions form in the first place
- More recoveries happen because citizens see real financial benefit
- Quality rises while costs finally deflate

This is the first moment in history when healthcare can get cheaper every year if consumers guide the market.

Congress has a chance to stop managing fear

Lawmakers are under pressure to choose a health plan before leaving for the holidays. They can either:

- Extend the same subsidies that inflate prices, or
- Finally put the money where it belongs: in the hands of the American people

Pre-existing conditions should never again be used to defend a broken, inflationary system. They are the reason to build a better one with citizens in control, quality rising, and costs declining for the first time in decades.

America doesn't need another temporary subsidy. We need a permanent shift toward direct-funded, citizen-powered healthcare.

The moment is here.

Congress just needs the courage to take it.

About Citizen Octopus™

Citizen Octopus™ is a project of Arrow Dot Press Ltd., focused on practical policy innovation that empowers citizens and enhances economic resilience through smarter public systems.

More information:

[www.CitizenOctopus.com](http://www.CitizenOctopus.com)

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