



American Consumer Institute

2026 Policy Priorities

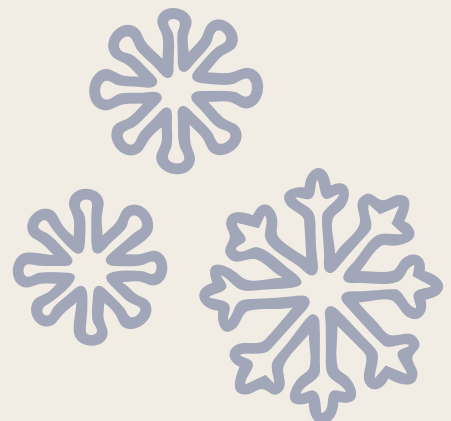


Consumer Policy in 2026

Lowering Costs, Protecting Access, Enhancing Quality, and Respecting Choice

Last year was a year of mounting challenges for American consumers. Tariffs alone are expected to slow GDP growth by 0.62 percent in 2026 and further drive inflation—pressures that will be felt most acutely by families already struggling with rising costs. From higher prescription prices to volatile energy markets and reduced access to capital, too many policies overlooked the very people they were intended to help. These pressures highlight an urgent reality: when consumer welfare becomes an afterthought, affordability and opportunity move further out of reach. As we look to the year ahead, the need for clear, principled, and consumer-first policy has never been more critical.

Looking ahead to 2026, the American Consumer Institute (ACI) is committed to meeting the challenges facing American consumers with clarity, purpose, and compassion. Whether it's powering a stronger future through thoughtful energy policy, protecting the health and dignity of families through a more transparent healthcare system, strengthening access to capital so people can build and keep their piece of the American dream, or defending tomorrow's innovations from heavy-handed regulations, our work is rooted in a simple belief: consumers deserve a fair, open, and thriving marketplace. Across every issue area, ACI strives to build a policy ecosystem that expands opportunity, lowers costs, and safeguards consumer welfare in all its forms.



Finance & Insurance: Repeating Florida's Success in Protecting and Accessing the American Dream

Financial services and insurance markets are gateways to opportunity. They give families the ability to buy a home, finance a vehicle, or launch a new business—offering both access to capital and protection from life's uncertainties. When these markets function as intended, they expand pathways to the American Dream and help households build stability and long-term prosperity.

Yet too often, public policy and political narratives fundamentally misjudge how these markets work. Proposals like rate caps or limits on premiums may sound consumer-friendly, but in practice they shrink access, reduce competition, and leave the most vulnerable consumers with fewer—and sometimes no—options. [California](#) provides a stark example: without the ability to price according to risk, insurers struggle to operate, resulting in some choosing to withdraw from the state marketplace altogether.

Fortunately, Florida serves as an example of [effective reform](#). In 2022, ACI published a report, [The Incentive to Sue: How Florida's Legal Environment Harms Consumers](#), which outlined many of the reforms later enacted in the state. Today, the consumer benefits of these actions are clear: insurance premiums are leveling out or even decreasing. Exporting these or similar reforms could help repeat such successes in states across the nation.

The same dynamic plays out in financial services whenever policymakers impose restrictions that make it impossible to lend responsibly in higher-risk environments. From premium and interest-rate caps to mandates in the Credit Card Competition Act, many current proposals threaten the availability of essential financial and insurance products. Instead of reinforcing the foundations of healthy markets, these measures undermine the very incentives that make coverage and credit widely accessible.

In 2026, ACI will continue championing policy grounded in economic reality—pushing back against well-intentioned but harmful regulations and helping lawmakers and consumers understand the market principles that expand opportunity, encourage innovation, and preserve access to the tools that make the American Dream attainable.



Energy: Fueling the Economy Through Permitting Reform

While every industry has its own complex supply chain, they all rely on one indispensable input: energy. Energy is the lifeblood of the American economy, and unlocking future growth—and the consumer benefits that come with it—depends on unlocking far more energy capacity.

Consistent, affordable, consumer-ready energy requires a reliable grid, and today that reliability is increasingly in question. The North American Electric Reliability Corporation's (NERC) annual long-term grid reliability assessment continues to warn of growing risks of brownouts and blackouts across several regions, driven in large part by an overreliance on non-dispatchable sources like wind and solar. These challenges will only intensify as power-hungry data centers continue to scale at record speed, placing extraordinary new demands on the grid.

To meet these needs, public policy must focus on ensuring that consumers—households and businesses alike—have access to abundant, affordable, and dependable energy. That means fostering a marketplace where energy sources can compete on a level playing field, without mandates that pick winners, punish disfavored technologies, or distort investment. And it means recognizing that nuclear energy—with the highest capacity factor of any energy source, world-class safety records, zero emissions, and low long-term operating costs—must play a larger role in America's energy future.

Momentum for nuclear is growing. The Department of Energy's \$1 billion loan to restart Three Mile Island Unit 1 and Utah's plans for a new nuclear facility—including interest in small modular reactors—show that policymakers are taking the technology seriously. Yet nuclear's greatest obstacle remains unchanged: permitting. It faces the most complex and costly regulatory hurdles of any energy source.

That's why permitting reform is the single most important step toward meeting rapidly rising energy demand. Without clearing the layers of red tape that delay or block projects, essential infrastructure—natural gas, nuclear, geothermal, and more—cannot come online fast enough to ensure affordability and reliability for consumers.

Environmental impacts should be considered, but not used to justify endless delays that drive up costs and limit energy supply. With demand skyrocketing, America needs more energy options, not fewer. Streamlined permitting is essential to building the abundant, resilient energy system necessary for innovation, economic growth, and long-term consumer welfare.



Healthcare: Improving Today and Preparing for Tomorrow

The federal government shutdown this past fall—the longest in history—was driven by political fights over extending enhanced Affordable Care Act subsidies. As lawmakers either claimed victory or nursed their wounds, consumers were the ones who ultimately lost. The U.S. continues to outspend every developed nation on healthcare, yet Americans feel less secure while facing growing costs. Basic market signals are missing, competition is stifled, and consumers are left with a system that obscures prices, shields inefficiencies, and erodes affordability.

Addressing this requires acknowledging the problem: the healthcare marketplace is fundamentally distorted. In 2026, ACI is launching a new research initiative to identify the structural failures driving these distortions and to outline a comprehensive, market-centered reform plan. When the political moment arrives—and it will—Congress will need more than marginal fixes. ACI will be ready with a blueprint.

In the meantime, meaningful progress is still possible. ACI will continue advancing targeted reforms that expand access, improve transparency, and protect consumers in the near term:

PHARMACY BENEFIT MANAGERS (PBMS):

Few sectors are more opaque. Practices like spread pricing, patient steering, and hidden fees inflate drug costs and threaten independent pharmacies. ACI will promote transparent PBM models and legislation requiring clear, upfront prices—restoring competition and lowering consumer costs.

340B PROGRAM INTEGRITY:

The 340B program has become a revenue engine for large hospital systems rather than a lifeline for low-income patients. ACI will support reforms that require transparency and ensure savings are actually used to support vulnerable populations as intended.

MOST FAVORED NATION PRICING:

Most-Favored Nation (MFN) drug pricing may sound like a simple fix—tying U.S. prices to those paid in other countries—but in practice it imports foreign price controls directly into the American healthcare system. Because those countries achieve lower prices through strict government rationing and reduced access to innovative therapies, an MFN model would inevitably suppress innovation, limit patient access, and distort the competitive forces that keep long-term costs down.



TOBACCO HARM REDUCTION:

Hundreds of thousands die from smoking–related illnesses each year, yet safer nicotine alternatives remain blocked or pushed into illicit markets. ACI will highlight the need for FDA authorization of reduced–harm products and fight against local bans that undermine public health and consumer choice.

RURAL HEALTH ACCESS:

Access is the greatest rural healthcare challenge. ACI will work towards four immediate, practical tools that expand care in underserved communities:

- **Telehealth** connects patients to specialists and primary care regardless of geography;
- **Direct-to-consumer pharmaceuticals** deliver lower-cost medications and deliver where pharmacies have closed;
- **Scope-of-practice** reforms empower Nurse Practitioners to provide high-quality, affordable primary care;
- **Interstate licensure compacts** enable Advanced Practice Registered Nurses to practice across state lines, strengthening telehealth capacity and increasing patients' access to care.

Tech: Future Proofing Innovation

Emerging technologies are reshaping how Americans work, learn, communicate, and access essential services. Artificial intelligence, in particular, is accelerating change across every part of the digital ecosystem—and with that change comes a wave of regulatory proposals that risk slowing innovation and limiting the very consumer benefits these tools make possible. As policymakers evaluate new frameworks, ACI's work is vital to ensure consumers, not bureaucracy, remain in the driver's seat. Our 2026 technology agenda focuses on identifying regulatory risks early, championing pro-innovation solutions, and equipping policymakers with the research they need to protect consumer choice, competition, and access in an AI-powered future.

To advance that mission, ACI will continue work across four core issue areas: state and federal AI policy, data privacy reform, social media regulation, and telecommunications governance—with each guided by the same principle: protect consumers by protecting the innovation that improves their lives.



ARTIFICIAL INTELLIGENCE:

The rapid growth of state AI legislation is creating a patchwork that threatens innovation, investment, and consumer access. ACI supported and Congress considered national pre-emption in the NDAA, but ultimately the provision didn't make it in the final draft. Now that compromise has stalled, ACI's priorities will shift toward two practical goals:

- Promoting a federal, sector-specific approach
- Advising states on avoiding harmful policies ranging from algorithmic pricing bans to vague "anti-bias" standards that chill innovation without delivering commensurate consumer benefits

At the same time, states can proactively support innovation by affirming the right to compute—placing the burden on government, not innovators, to justify restrictions on AI.

DATA-PRIVACY—AGAIN:

Data privacy has defied bipartisan agreement for more than two decades, but AI is forcing a reconsideration of old assumptions. ACI will outline how data enables better consumer experiences and will offer specific recommendations for updating federal privacy rules in the AI era—particularly for sensitive information.

SOCIAL MEDIA:

AI is reshaping content moderation, advertising, and user experiences, sometimes faster than regulation can track. Early evidence shows AI improving targeted ads, empowering decentralized fact-checking, and spurring competition among legacy platforms. In 2026, ACI will examine how AI is transforming online engagement and where government intervention risks chilling improvements that directly serve consumers.

TELECOMMUNICATIONS:

Telecommunications is where digital policy becomes lived reality. Spectrum disbursement, the Universal Service Funding (USF), and Broadband Equity, Access, and Deployment (BEAD) program implementation will determine whether Americans actually gain access to the connectivity promised to them. In 2026 ACI will:

- Protect hard-won spectrum reforms
- Monitor BEAD buildout for consumer accountability
- Spotlight USF inefficiencies
- Support modernization of telecommunications rules to meet AI-driven digital demand



These steps turn broad agreement about connectivity into real progress for households and businesses that rely on resilient networks every day.

Positioning consumers at the center of technology policy isn't simply a regulatory preference—it is the foundation of technological progress. Artificial intelligence presents a once-in-a-generation opportunity to expand access, reduce costs, improve daily life, and unlock new economic potential. But without smart, forward-looking policy frameworks, we risk replacing innovation with uncertainty.

ACI's research, stakeholder engagement, and pragmatic solutions ensure policymakers have the tools to protect consumers, promote innovation, and future-proof U.S. technology leadership in the intelligence era.

Looking Ahead

Across each of these issue areas, the stakes are ultimately the same: whether Americans can afford the goods and services they depend on and whether competitive markets are allowed to deliver consumer benefits. In financial services and insurance, healthcare, technology, and consumer goods, well-intentioned policy often raises costs, restricts access, and narrows the choices that drive innovation and quality. ACI's work in the year ahead is guided by a simple commitment: **lowering costs through competition, protecting access by removing regulatory barriers, enhancing quality through market-driven innovation, and respecting choice by empowering consumers—not regulators—to decide what works best for them.**



