

# Amid Shutdown, a New Healthcare Idea Emerges: 'Citizen Health Cards' Could Fix the System Without Raising Taxes

*A bold proposal from Citizen Octopus suggests redirecting existing federal healthcare spending into citizen-controlled digital health cards.*

PAGOSA SPRINGS, CO, UNITED STATES, November 7, 2025 /EINPresswire.com/ -- As the federal government remains partially shut down over healthcare funding disputes, one independent publisher and entrepreneur believes the real problem isn't partisanship - it's the system itself.

David Henson, founder of the civic ideas platform [Citizen Octopus](#), has released a policy proposal titled "[A Better Way to Spend \\$2.3 Trillion](#): How Citizen Health Cards Could Fix America's Healthcare Economy." The plan suggests that the United States could solve its healthcare crisis not by spending more, but by spending smarter through citizen-controlled health accounts.

"We already spend \$2.3 trillion a year on healthcare through federal programs and tax breaks," Henson explains. "That's about \$6,742 per person, and yet prices keep climbing. Both parties keep arguing about how to pay the bill, but no one's asking whether the money should flow through citizens instead of bureaucracies."

Under the Citizen Health Card model, every American would receive an annual credit in a personal digital account, funded by existing federal healthcare dollars. Citizens could use these funds to buy insurance, pay doctors directly, or save for future care. Crucially, the government would only spend funds when citizens actually use them, turning massive budget outlays into conditional credits that encourage efficiency.





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*David Henson*

"This is a new idea and one that breaks out of the tax-and-subsidy cycle," Henson says. "If Republicans are being accused of not having a healthcare plan, here's a starting point. Give the people the money and let competition, transparency, and AI innovation do the rest."

The proposal aligns with the emerging wave of AI-driven medical tools that can diagnose, monitor, and guide treatment at a fraction of today's cost. Henson argues that

these technologies won't reduce prices unless consumers, not insurers, control the spending.

"AI can deliver deflation in healthcare," Henson adds, "but only if the benefits reach citizens directly. Otherwise, it just fattens margins in the same bloated system."

Beyond healthcare, the model could ripple through the entire economy. Citizens who accumulate substantial reserves could eventually direct new credits toward education, wellness, or home improvement helping local economies grow while federal spending becomes predictable and self-balancing.

"This isn't austerity, it's efficiency through Consumer Control," Henson concludes. "We're proving that there are still big, practical ideas left in America, ideas that work for both fiscal conservatives and social reformers."

The full essay is available now at [www.CitizenOctopus.com](http://www.CitizenOctopus.com).

## About Citizen Octopus

Citizen Octopus is an independent platform exploring civic innovation, public finance, and AI-era economics. Founded by David Henson and [Arrow Dot Press](#), it publishes ideas that challenge traditional policy silos and invite bipartisan discussion on real solutions.

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