

Extend the Enhanced Premium Tax Credits

The Enhanced Premium Tax Credits have made health coverage more affordable for millions of Americans – but if Congress lets them expire, premiums will skyrocket, and millions could lose coverage.



A Difficult Decision for Working Families

- If Congress doesn't extend these tax credits, 24 million Americans will face a difficult decision: pay much higher premiums (on average, about a 93% increase) or go uninsured.
- Take, for example, a 60-year-old couple making \$80,000. Their annual premiums would go up by \$17,500.
- This will hit middle-class families hard, especially those already dealing with the rising costs of housing, food, and childcare.
- Nearly 4 million Americans are projected to lose coverage entirely if these tax credits expire.



Impact on Hospitals

- Hospitals will feel the impact too. When people lose coverage, they delay care. But problems get worse and they turn to hospitals as their only option. That means more overcrowded ERs, higher uncompensated care costs, and strained resources.
- For many hospitals – especially in rural and underserved areas – this could mean cutting essential services or laying off staff.



A Shock to the U.S. Economy

- For millions of small business owners and self-employed workers, individual Marketplace plans are the only way to get coverage, and the Enhanced Premium Tax Credits make those plans affordable.
- More than 4 million small business owners and self-employed individuals rely on the Marketplace. They often operate on tight margins, and these tax credits are basically an entrepreneurial safety net, giving them the breathing room to reinvest, expand, and hire.
- If the Enhanced Premium Tax Credits expire, we're looking at a projected loss of 285,000 jobs nationwide, with a \$34 billion hit to GDP by 2026.



State Focus (*see attached chart*)

- In [state], the stakes are even higher. More than [XX] residents could lose coverage or face huge premium hikes.
- And [state] alone would lose [XX] jobs and over [\$XX] in GDP.

Extending the Enhanced Premium Tax Credits beyond 2025 isn't just about healthcare. It's about protecting families, supporting hospitals, and strengthening our economy.

There's growing bipartisan support for extending the Enhanced Premium Tax Credits. Republicans and Democrats have said they're open to it because of how much it matters to millions of working families.

Would you join them in supporting an extension of the Enhanced Premium Tax Credits?