

Protect Access to Care

Extend the enhanced premium tax credits to preserve critical health coverage for millions of Americans

The enhanced premium tax credits (EPTCs) help middle-class Americans purchase affordable, comprehensive coverage on the Health Insurance Marketplace. These tax credits are set to expire at the end of 2025, putting millions of families at risk of higher costs and coverage losses.

If the Enhanced Premium Tax Credits expire:

Widespread Impacts



More than **22 million** people who rely on EPTCs will face higher costs



Up to **8.1 million** individuals at risk of becoming uninsured over 10 years from EPTC expiration when coupled with other recent policy changes

Increased Financial Burden on Patients and Providers



Out-of-pocket premiums will **more than double** for consumers, resulting in an average annual tax increase of **over \$1,000** per person



-\$28.2 billion reduction in spending on hospital care over 10 years reducing access to patient care and services

Impacts on Our Communities



37% more uninsured individuals in **rural communities**



Steepest annual premium hikes for individuals aged **aged 50-64** — as high as **\$4,600**

The AHA encourages Congress to extend the EPTCs before they expire and leave millions of Americans without coverage.