

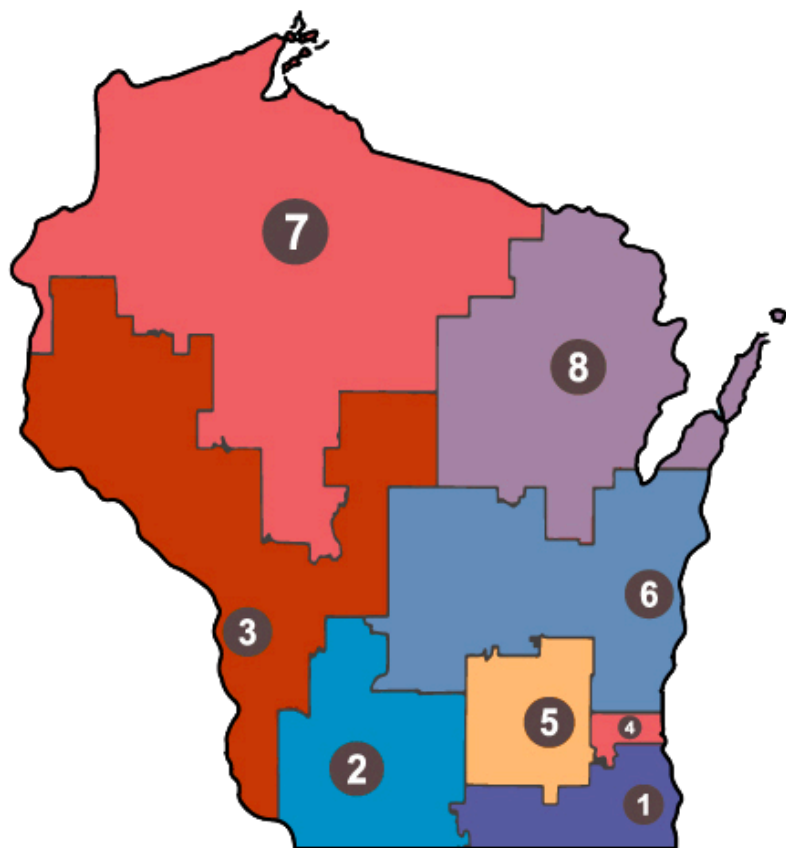
Expiration of Enhanced Premium Tax Credits Could Lead to Large Spike in ACA Insurance Costs for Wisconsinites Approaching Retirement Age

- The Enhanced Premium Tax Credits originated in the American Rescue Plan Act in 2021 and were extended through the end of 2025 in the Inflation Reduction Act.
 - The enhanced subsidies allowed people at 100-150% FPL to access plans with \$0 premiums and low deductibles and other cost sharing.
 - They also newly allowed those with incomes > 400% FPL to access subsidies - capping their premiums at 8.5% of income.
- According to the Kaiser Family Foundation, expiration of the enhanced subsidies is projected to lead to an increase of \$95/month for a 40-year-old making \$31K annually.
 - However, the increase may be much larger for Wisconsinites at higher incomes approaching retirement age.
 - Congress should work to fix this subsidy cliff before the the EPTCs expire at the end of the year.

2020
WI ACA Enrollment 195,498

2021
EPTCs begin

2025
WI ACA Enrollment 313,579



Expected Premium Increase for a 60 year-old couple making \$82K Annually

Cong. District	Est. Annual Increase
CD 1	\$16,548
CD 2	\$16,164
CD 3	\$22,968
CD 4	\$16,476
CD 5	\$16,188
CD 6	\$16,992
CD 7	\$22,572
CD 8	\$16,680

Source: [kff.org](https://www.kff.org)