

PROTECT OUR CARE

Congress Must Act Now to Stop Republican Premium Hikes

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Introduction

A record 24 million Americans are enrolled in quality, affordable coverage because of the enhanced premium tax credits passed by President Biden and Democrats in 2021. Not only did Republicans in Congress unanimously oppose these tax credits to lower costs for middle class families, but they are now refusing to extend them, which will raise costs and rip away health care from millions of Americans. If Congress doesn't act now, costs will skyrocket by an average of \$2,400 for millions of families, and [5 million people](#) will lose their health care entirely.

With a Republican trifecta and so many enrolled in affordable coverage, the Republican threat to affordable health care looms large. Middle-class families are already struggling to keep up with the cost of living, and their health care costs would go up by 90% per year. At the same time, Republicans in Congress want to give more tax breaks to billionaires and big companies.

The bottom line: Americans cannot afford Republican premium hikes. Hardworking families are depending on lawmakers to act.

Message Guidance: Republicans In Congress Would Raise The Cost of Health Care For Hardworking Families

Republicans in Congress are going to raise health care costs by taking away critical tax credits from working families. Working people will pay higher costs for their health insurance at a time when too many struggle to pay their bills.

Republicans are refusing to extend tax breaks for working families, and that will raise costs and rip away health care from millions of Americans. If Republicans take away these tax

credits, they'll be taking away health care. Costs will skyrocket by an average of \$2,400 for millions of families, and [5 million people](#) will lose their health care.

Republicans are going to raise costs on middle class families while they hand out tax breaks to the very rich and biggest corporations. Families will pay up to 90 percent more for their health care, while billionaires and CEOs will get another huge tax break.

Democrats are [united on this issue](#) and fighting to stop premium increases. As of January 2025, a record 24 million Americans are enrolled in quality, affordable coverage because of the tax credits passed by Democrats in Congress without a single Republican vote - that's more than twice as many people with insurance as when Trump held office.

The bottom line: Americans cannot afford Republican premium hikes. Hardworking families are depending on lawmakers to act. Every family should be able to afford health coverage, regardless of their zip code or income. Unless Congress acts now, costs will skyrocket, and millions would lose their insurance, including self-employed Americans, small business owners, people living in high-cost rural areas, farmers, people with pre-existing conditions, older adults, and more.

FACTSHEET: Premium Increases Are Coming If Republicans Refuse To Act Now

If Republicans Get Their Way, Premiums for Over 20 Million Americans Will Skyrocket and 5 Million People Will Lose Health Care

Republicans in Congress are going to raise health care costs by taking away critical tax credits from working families. At a time when too many people struggle to pay their bills, working people cannot afford to pay higher premiums for their health insurance. Unless Republicans in Congress act now, costs will skyrocket by an average of \$2,400 for millions of families, and [5 million people](#) will lose their health care, including self-employed Americans, small business owners, people living in high-cost rural areas, farmers, people with pre-existing conditions, older adults, and more.

Instead of protecting health care for middle class families, Republicans are trying to hand out more tax breaks to billionaires and big corporations. Democrats are [united on this issue](#) and fighting to stop premium increases. As of January 2025, a record nearly 24 million Americans are enrolled in quality, affordable coverage because of the tax credits passed by Democrats in Congress without a single Republican vote - that's more than twice as many people with insurance as when Trump held office.

Americans agree - Congress needs to act now. [82 percent](#) of Americans support extending the enhanced premium tax credits and the wide majority of Americans [prefer](#) Congress extend the premium tax credits over extending Trump's 2017 tax law.

KEY POINTS:

- **5 million Americans would lose coverage if tax credits expire.**
- **Premiums would increase for over 20 million Americans.** Premiums will go up by an average of \$2,400 per family.
- **Out-of-pocket costs would increase.** Consumers would no longer be able to afford plans with lower-out-of-pocket costs.
- **Entrepreneurs and small business owners would lose affordable health care.** [3.3 million small business owners](#) and self-employed workers were covered by Affordable Care Act Marketplace coverage in 2022, and their premiums would skyrocket.
- **Black and Latino Americans would disproportionately lose coverage.** Approximately half of Black and Latino Americans who have [gained coverage](#) through the Affordable Care Act have done so thanks to the enhanced tax credits.

Premiums for individuals, families, and older Americans will skyrocket if Republicans allow the tax credits to expire. On average:

- A 45-year-old making \$60,000 will see their annual premium [go up](#) by \$1,367.
- A family of four making \$125,000 will see their annual premium [go up](#) by \$7,700.
- A 60-year-old couple making \$80,000 will see their annual premium [go up](#) by \$17,511.

Find state-specific projected premium increases [here](#). Find the KFF's data for the number of Affordable Care Act enrollees who receive tax credits by state [here](#).

If Republicans succeed, over 20 million Americans will face higher premiums and risk becoming uninsured. As of January 2025, a record-breaking [23.6 million Americans](#) have enrolled in an ACA Marketplace plan for 2025, including 3.2 million new customers. This is an enrollment gain of approximately 13 million since President Trump held office in 2020. In a typical year, over 90% of enrollees receive a tax credit to lower their premium costs, so if tax credits were taken away, premiums for well over 20 million people would skyrocket.

If Republicans succeed, countless Americans with pre-existing conditions such as cancer and heart disease will be unable to afford care. [1 in 5](#) enrollees with chronic conditions including cancer, arthritis, asthma, and diabetes are expected to become uninsured. Coverage would be at risk for the [43 percent](#) of cancer patients who say they rely on the enhanced premium tax credits to afford health coverage. 30 percent say they would need to [delay or skip](#) medical care to get by. Without the financial relief of the tax credits, [12 percent](#) of cancer patients say they do not expect to survive their cancer.

If Republicans succeed, people living in rural America will suffer. Without tax credits, premiums are known to be [higher](#) in rural counties than suburban and metropolitan counties, but thanks to Democrats taking action to lower premiums, roughly [65 percent](#) of rural Americans have access to zero-dollar premium health coverage and more than [76 percent](#) are able to find a plan for less than \$50 a month. If Republicans have their way, the divide between rural and urban America will grow wider - making it harder for rural families to make ends meet.

If Republicans succeed, low-wage workers will no longer have zero-dollar premiums. The Inflation Reduction Act ensures no Americans with incomes at or below about \$15,000 for an individual, \$20,400 for a couple, and \$31,200 for a family of four ([150 percent](#) of the federal poverty level) pay a premium when buying their coverage on the Marketplace. If Republicans take away these tax credits, \$0 premiums would be eliminated.

If Republicans succeed, the significant coverage gains among communities of color in America will be reversed. Enhanced premium tax credits have led to record high levels of insurance among the communities who often face the greatest barriers to accessing quality, affordable care. Thanks to Democrats, uninsurance rates among Black and Latino adults have been cut [in half](#) since the ACA was enacted. More than [65 percent](#) of uninsured Black adults are eligible for zero-dollar premium plans and [75 percent](#) are eligible for plans less than \$50 a month. More than [68 percent](#) of uninsured Latino adults are eligible for zero dollar premium plans and nearly [80 percent](#) can access plans for less than \$50 a month. With Republicans in charge, these benefits will go away and the percentage of uninsured could return to the [double digits](#) for both groups.

If Republicans succeed, America's small businesses and entrepreneurs will suffer. Before the Affordable Care Act, self-employed workers and small businesses had limited options to purchase affordable, high-quality health coverage. The Affordable Care Act made it possible for people to start new businesses and maintain the security of affordable health coverage. 28 percent of enrollees are [small business owners](#) and entrepreneurs. Sadly, the vast majority will see their premiums increase if Republicans let the tax credits expire.