



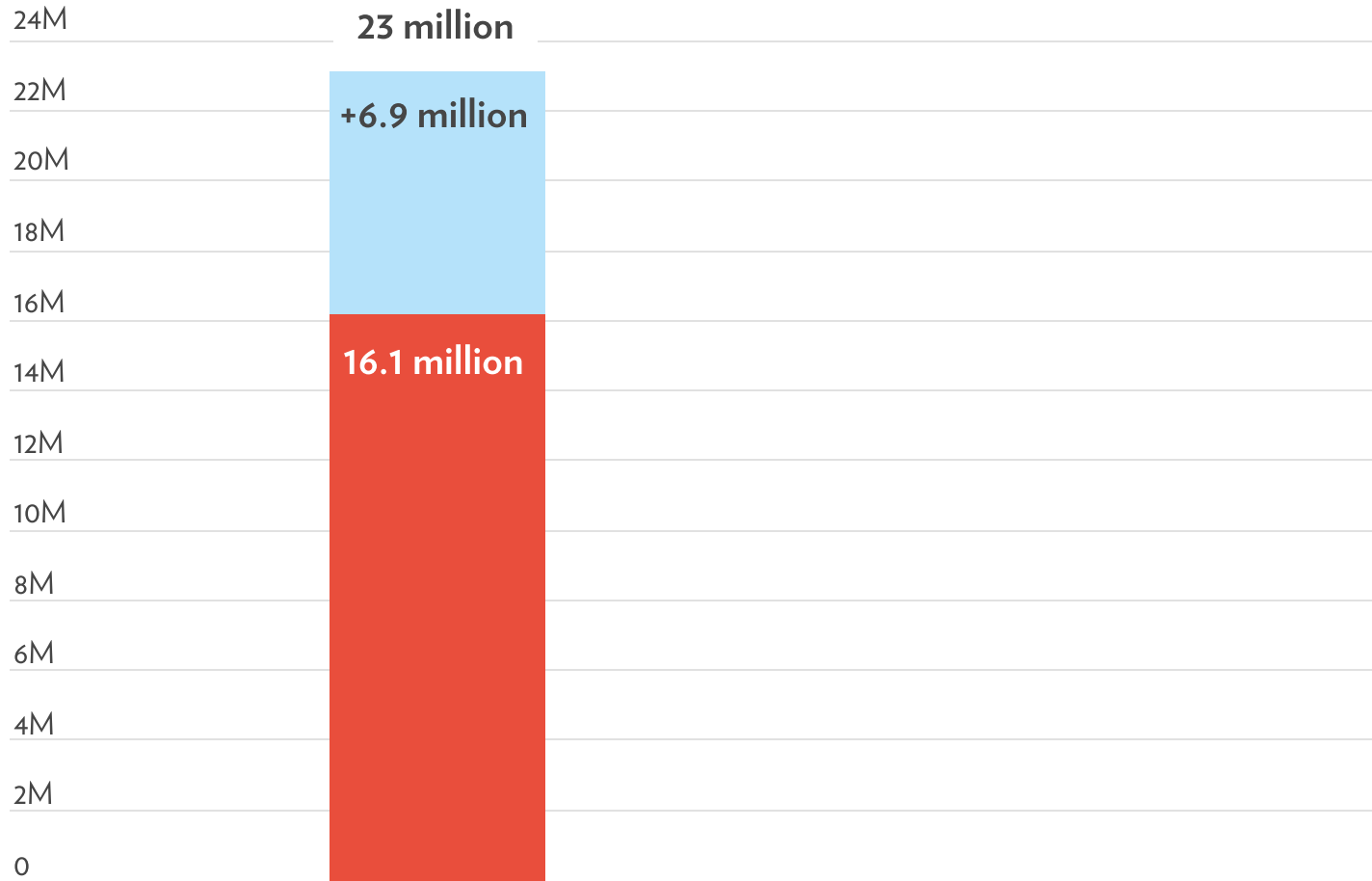
# Enhanced ACA Marketplace Tax Credits Worked—And Shouldn't Be Eliminated

AUGUST 7, 2024 – JEANNE LAMBREW

# ENHANCED ACA TAX CREDIT BOOSTS MARKETPLACE ENROLLMENT BY NEARLY 7 MILLION

*Estimated enrollment will be over 40% higher than it would be without tax credit*

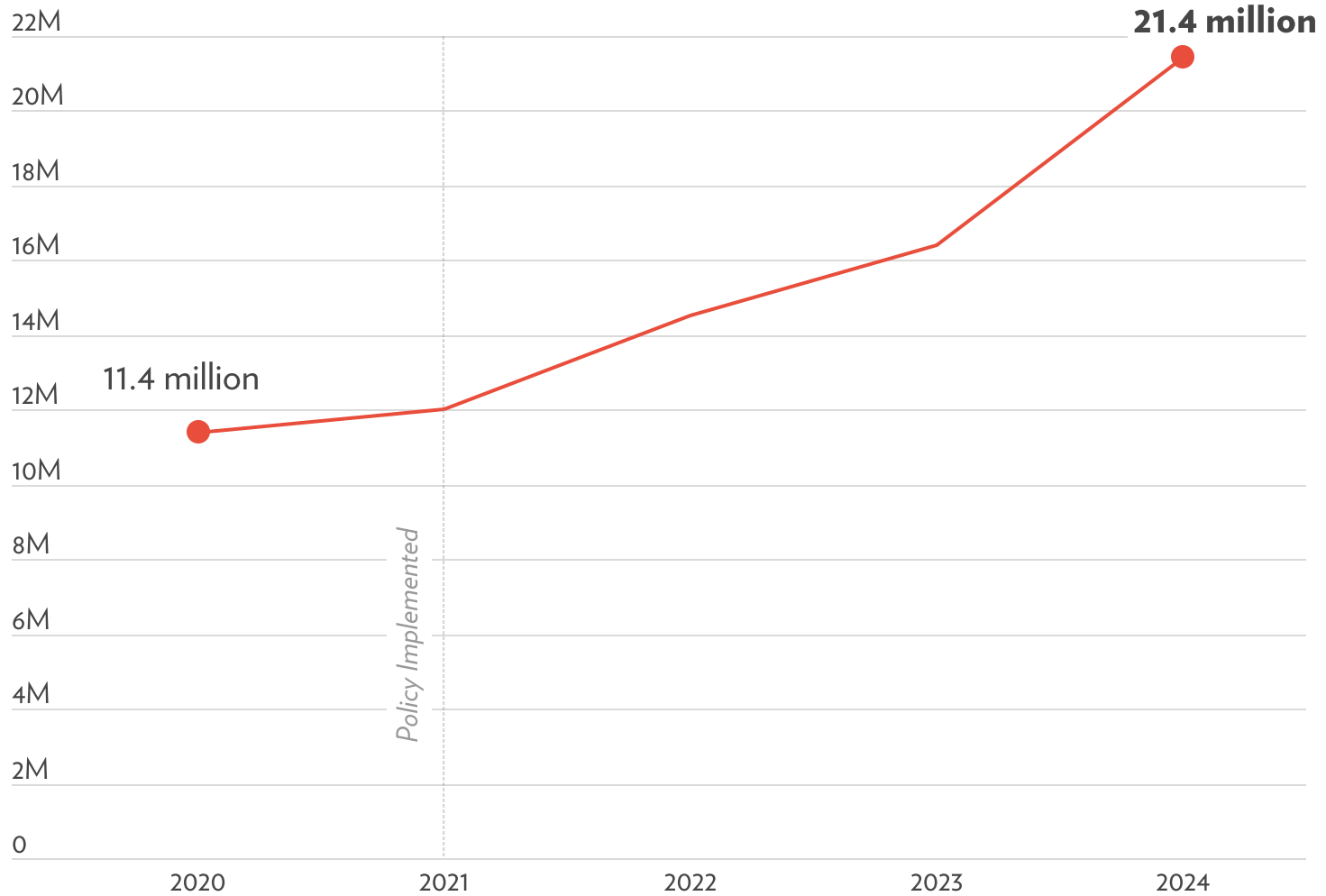
■ Without enhanced tax credit   ■ With enhanced tax credit



**Note:** Estimated marketplace enrollment, 2025-2034 average (source: CBO).

# ACA MARKETPLACE ENROLLMENT SOARS AFTER ENHANCED TAX CREDIT

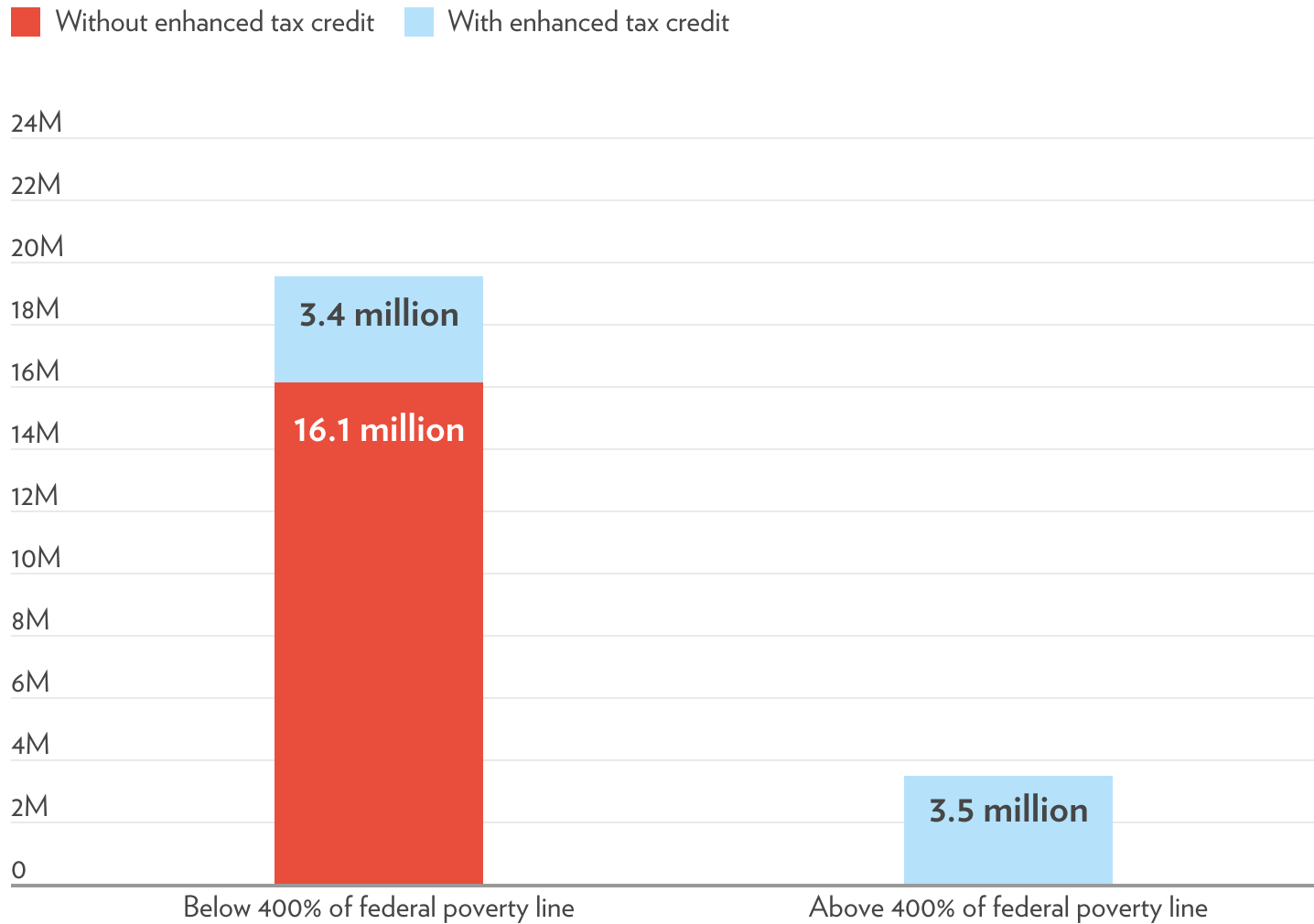
*Enrollment grew by 88% since the year before the policy was implemented*



Source: HHS

# MAKING ACA TAX CREDIT PERMANENT WOULD EXTEND COVERAGE TO 3.5 MILLION PREVIOUSLY INELIGIBLE

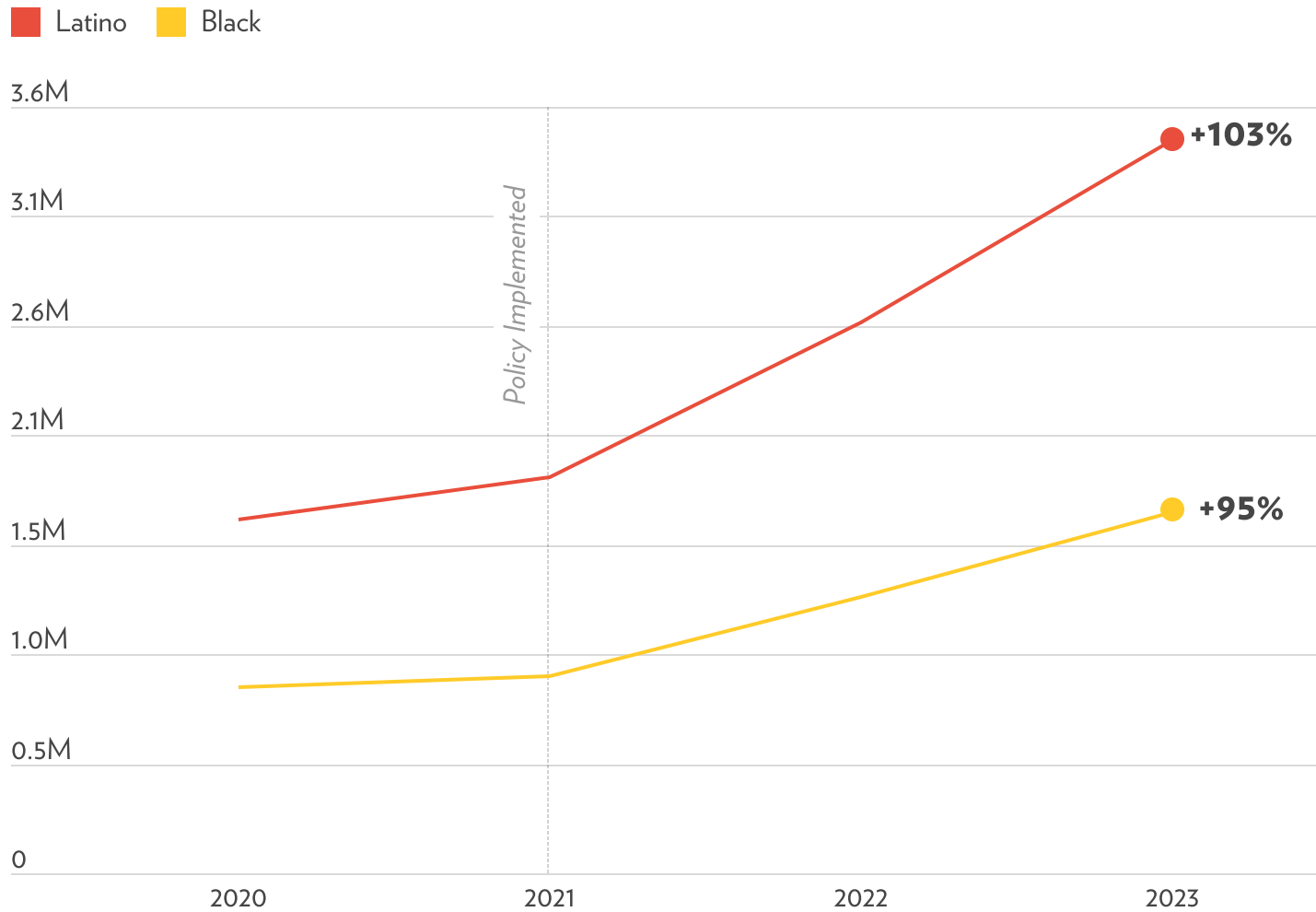
*Estimated increase in marketplace enrollment by income (millions)*



**Note:** Estimated marketplace enrollment, 2025-2034 average (source: CBO).

# COMMUNITIES OF COLOR SEE ENROLLMENT SURGE AFTER ENHANCED ACA TAX CREDIT

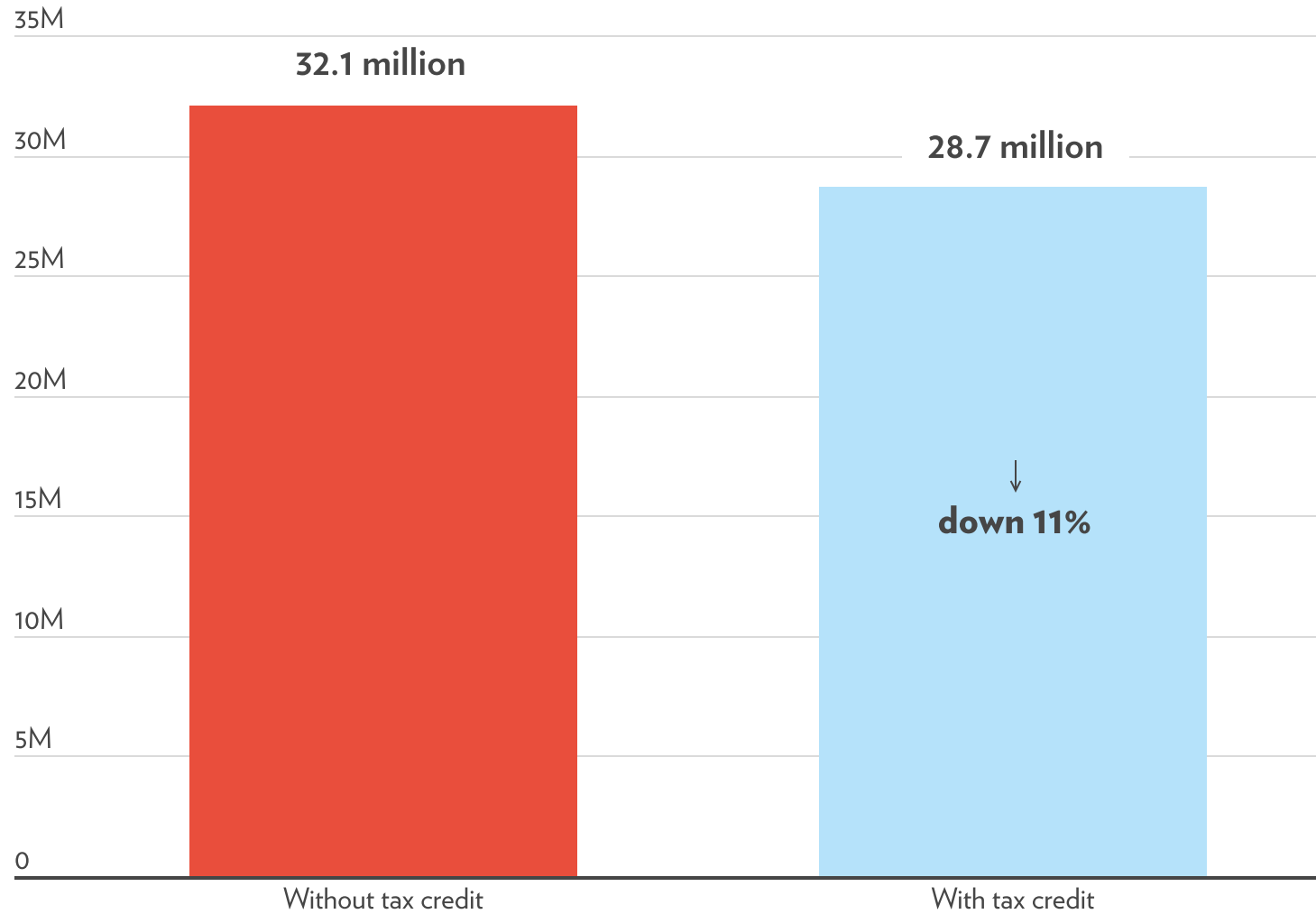
Marketplace enrollment for Black and Latino Americans roughly doubles in just four years.



Source: HHS

# ENHANCED ACA TAX CREDIT LOWERS UNINSURED RATE

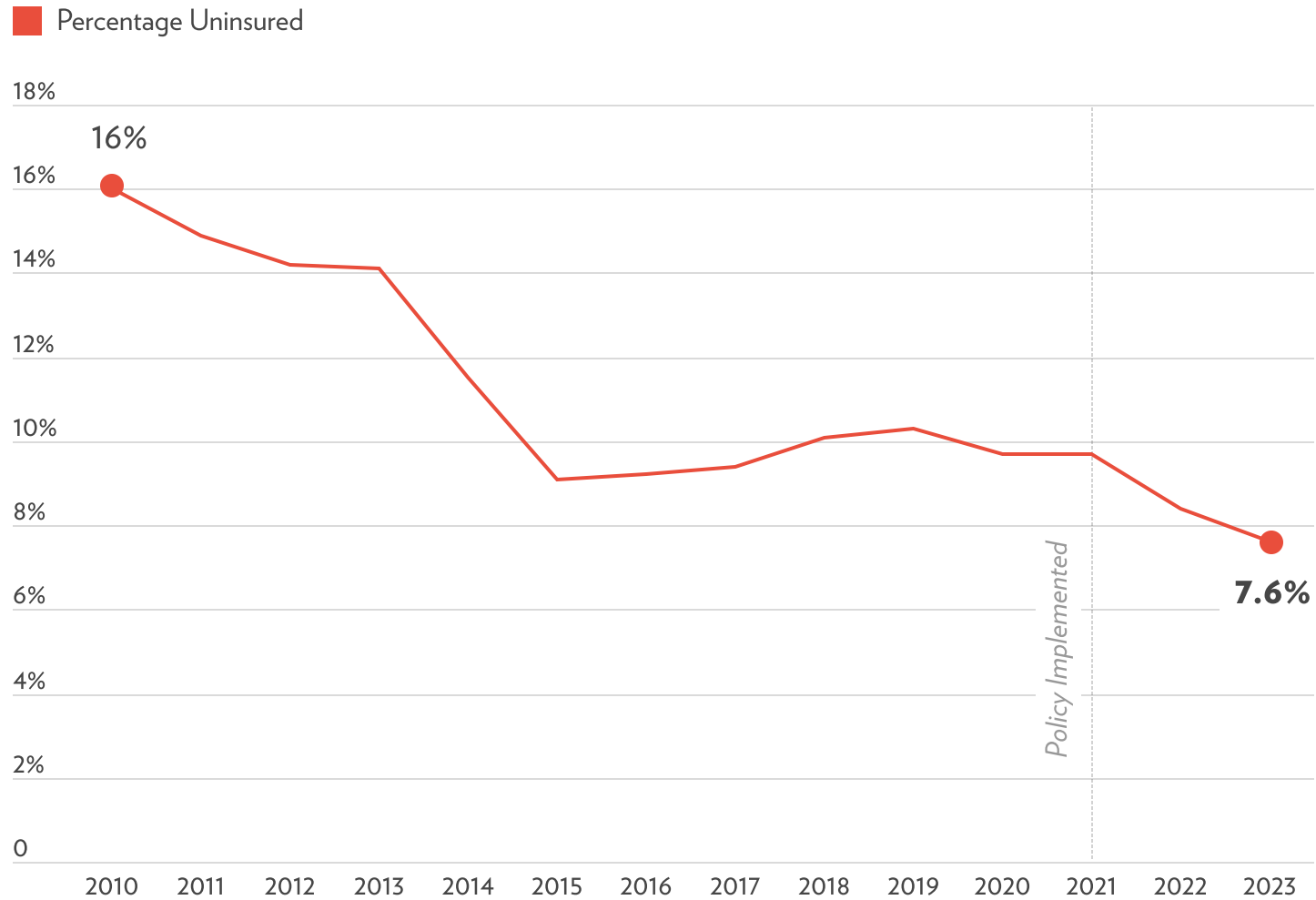
*Number of uninsured estimated to decline by 11% with tax credit*



**Note:** Estimated impact of premium tax credit, 2025-2034 average (source: CBO).

# ENHANCED TAX CREDIT ACCELERATES DECLINING UNINSURED RATE UNDER ACA

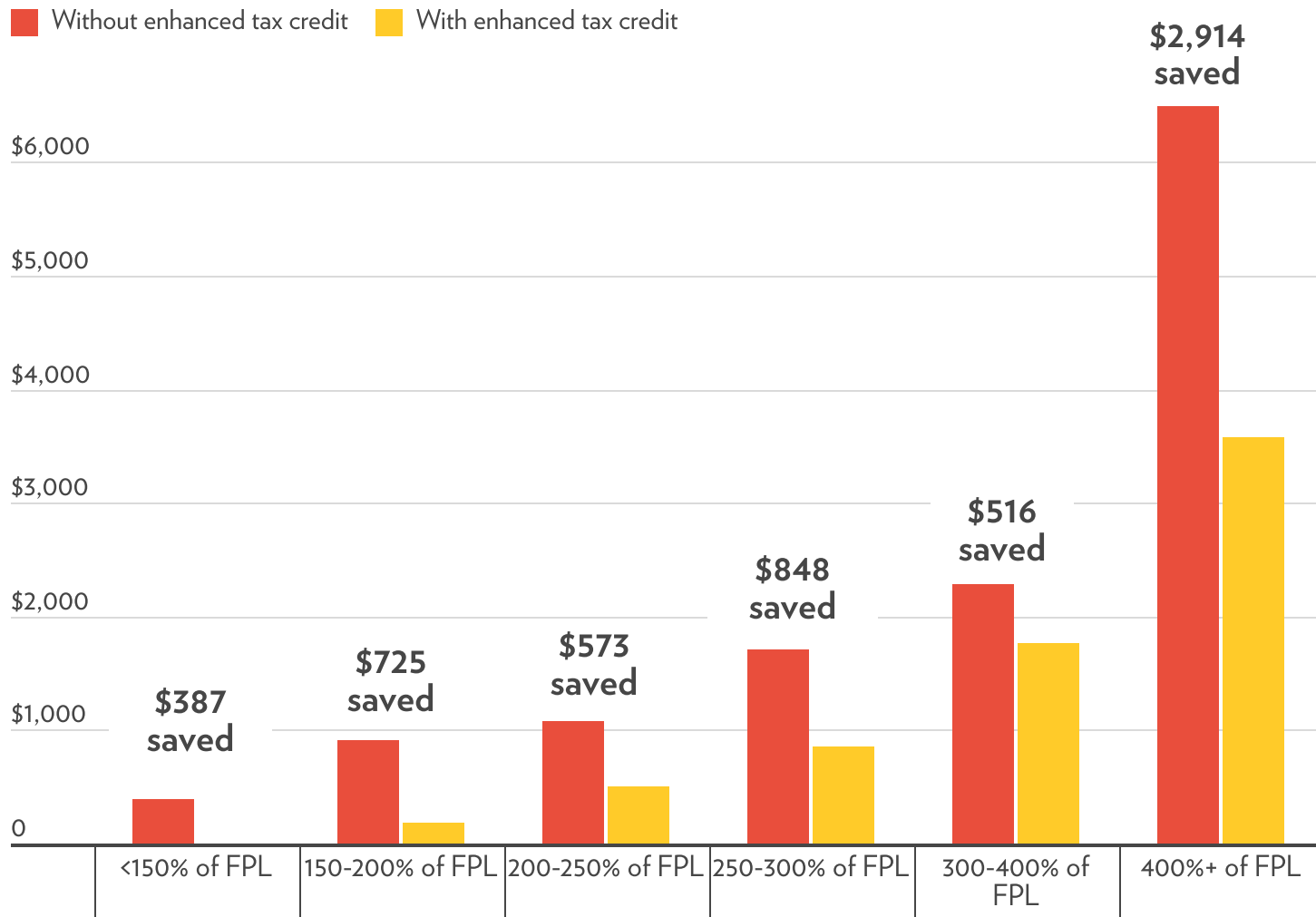
Since 2010, percentage uninsured has been cut by more than half



Source: NHIS

# ENHANCED ACA TAX CREDIT SLASHES COST OF HEALTH CARE PREMIUM

Many Marketplace enrollees see premiums cut in half due to tax credits

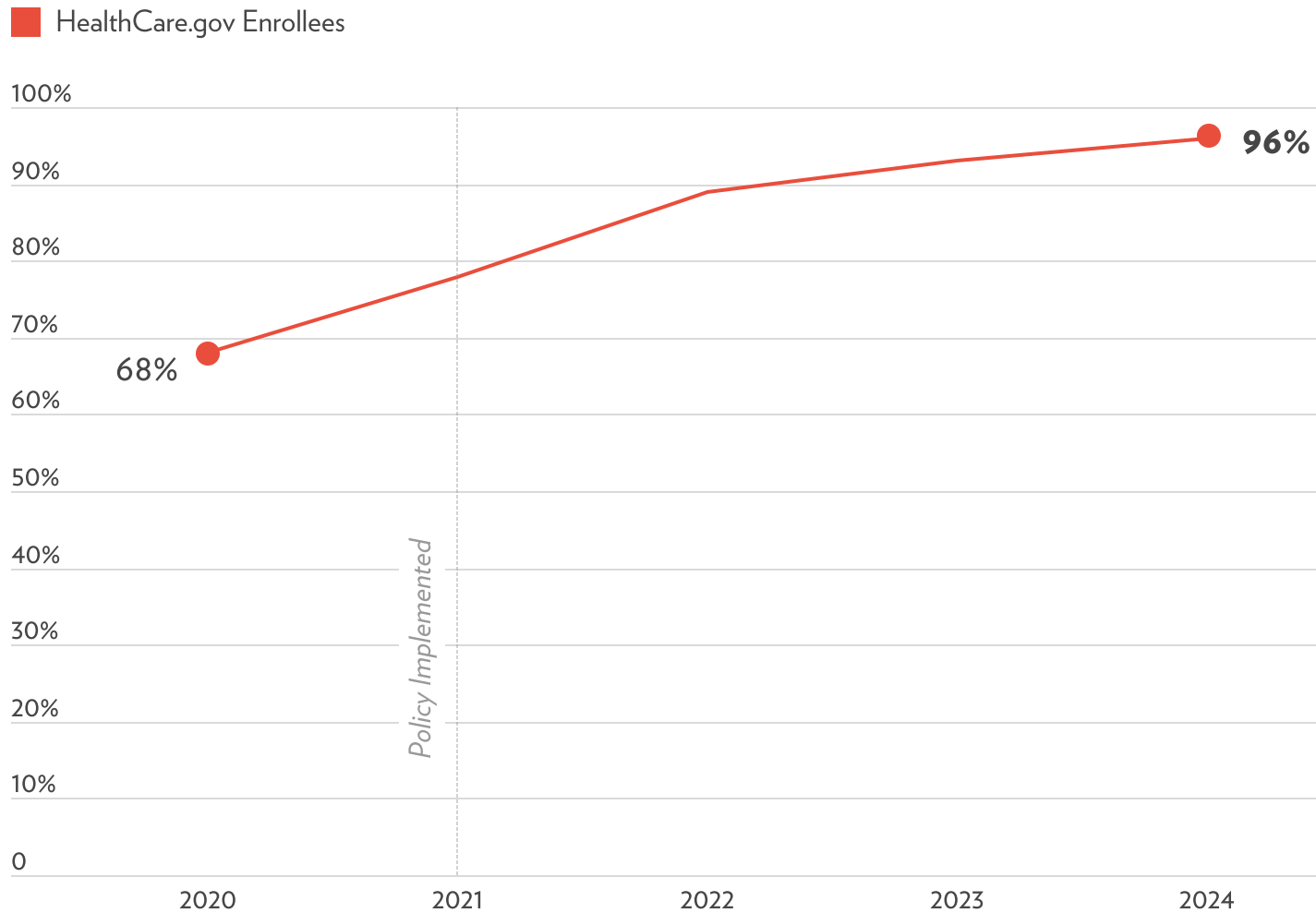


Note: Annual dollars saved (source: Urban Institute).



# PEOPLE HAVE MORE CHOICES DUE TO ENHANCED ACA TAX CREDIT

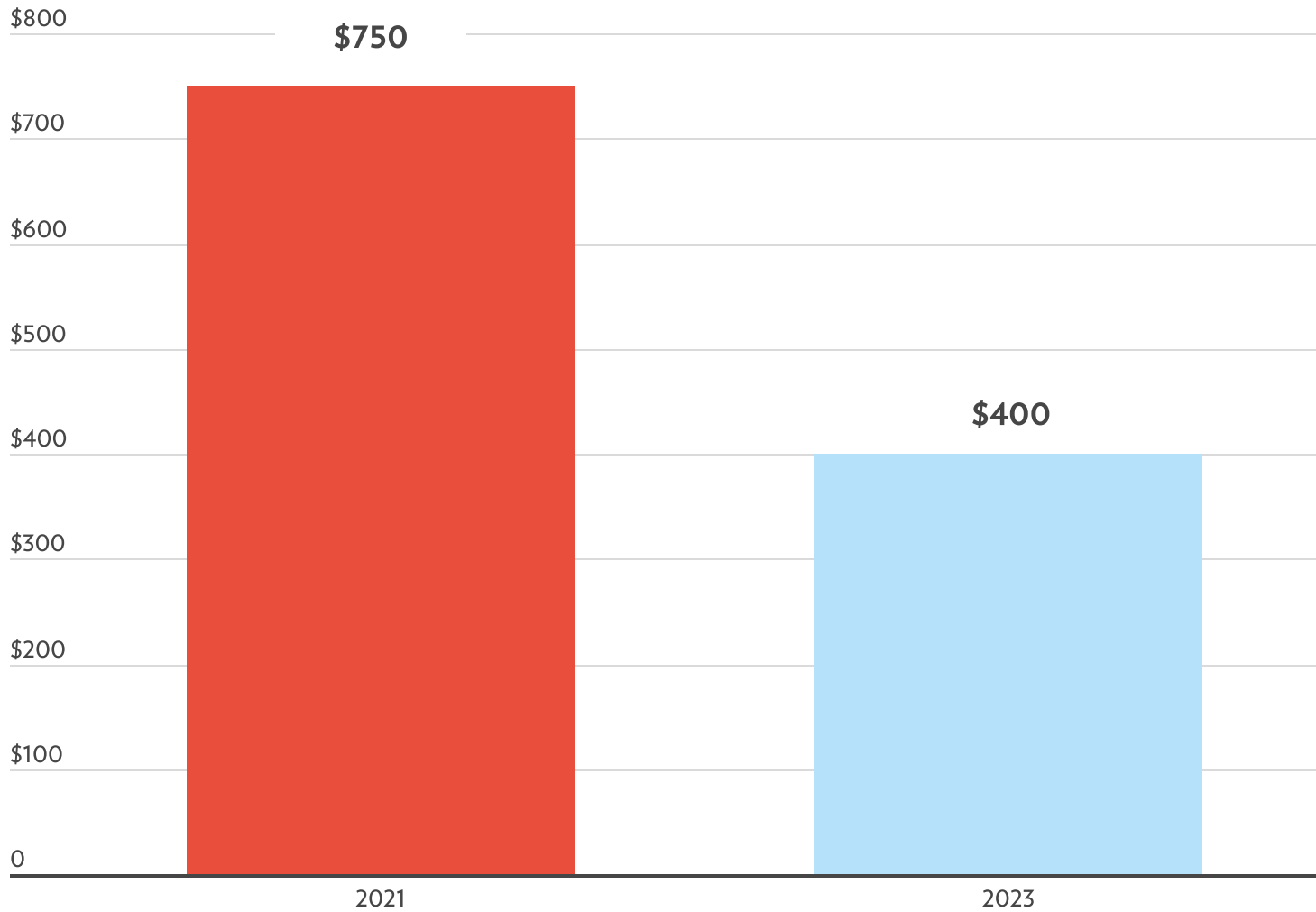
*Percent of HealthCare.gov enrollees with 3+ health plan choices approaches 100%*



Source: HHS

# MARKETPLACE DEDUCTIBLES NEARLY HALVED SINCE ENHANCED TAX CREDIT ENACTED

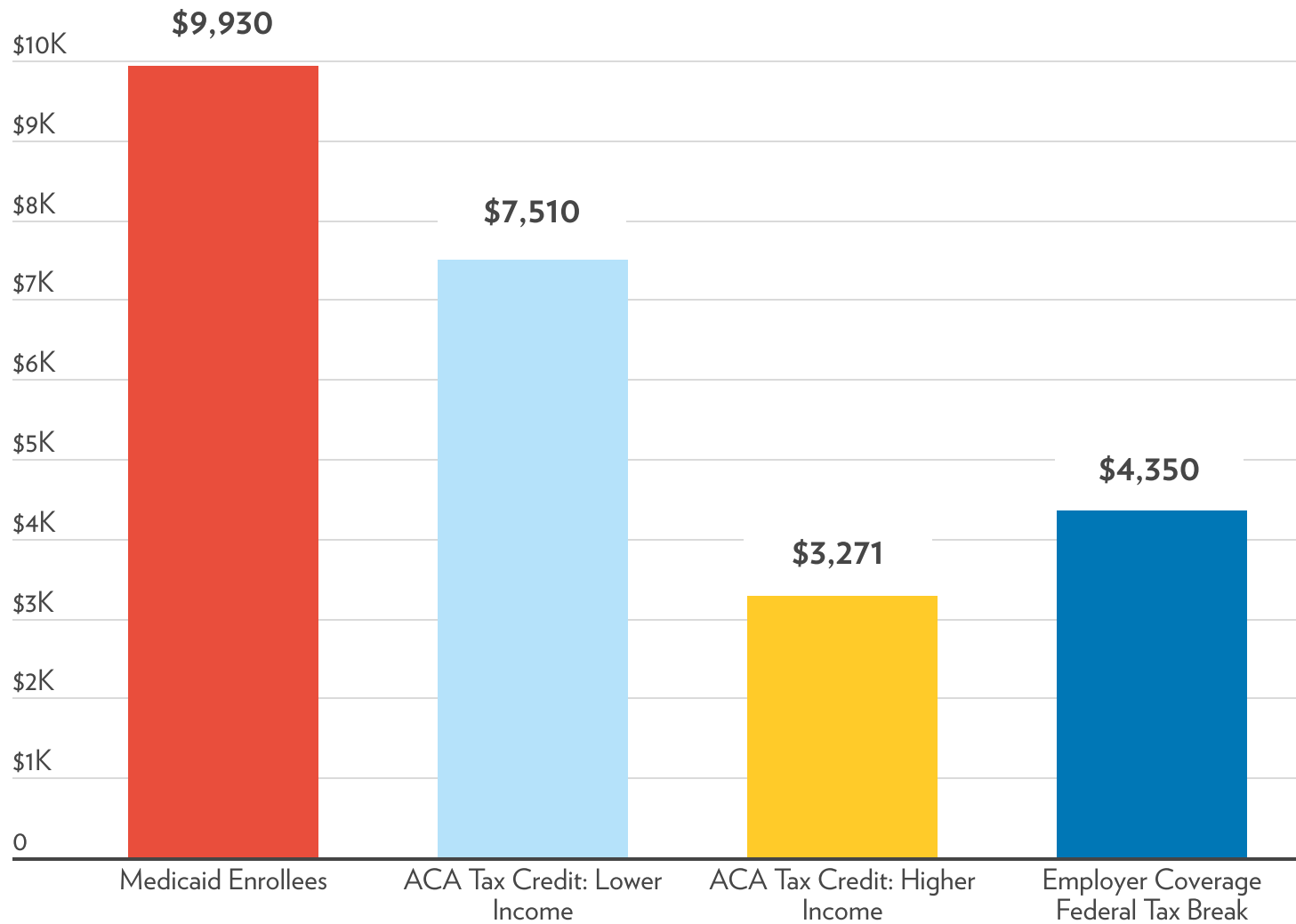
*Enrollees chose plans with deductibles nearly 50 percent lower in 2023 than 2021*



Source: Center on Budget and Policy Priorities

# COSTS OF ENHANCED ACA TAX CREDIT COMPARABLE TO MEDICAID, EMPLOYER COVERAGE

*Federal costs per new Marketplace enrollee in line with other health care subsidies*

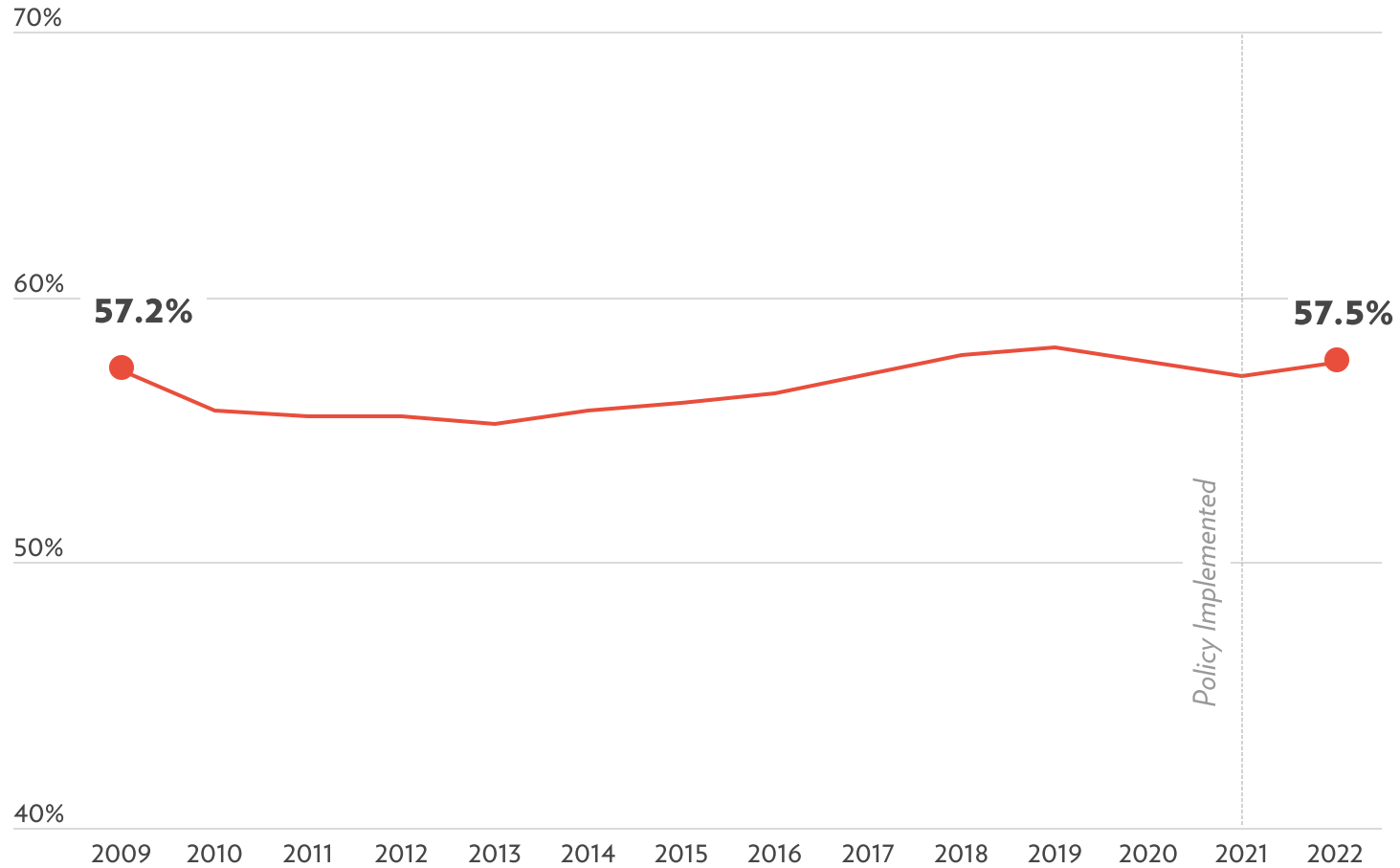


**Note:** Higher income refers to >400% of federal poverty line; lower incomes below 400% of FPL. 2025-2034 average. (Source: CBO).

# NO DECLINES IN EMPLOYER-SPONSORED INSURANCE FROM ACA, ENHANCED TAX CREDIT

*Percent of non-elderly Americans with employer coverage largely unchanged since 2009*

■ Non-elderly Americans with Employer Coverage



Source: KFF