



Idaho's state-based marketplace, Your Health Idaho, is the only place Idahoans can apply for and receive a tax credit to help lower the cost of health insurance monthly premiums.

- Lowest operating costs and highest per capita enrollment of any state-based marketplace
- \$44 million save by Idahoans in lower assessment fees
- Local control ensures decisions are made by Idahoans, for Idahoans
- More than 139,000 Idahoans currently enrolled on the exchange in 2025

YourHealthIdaho.org

ENHANCED TAX CREDITS DELIVER MEANINGFUL SAVINGS

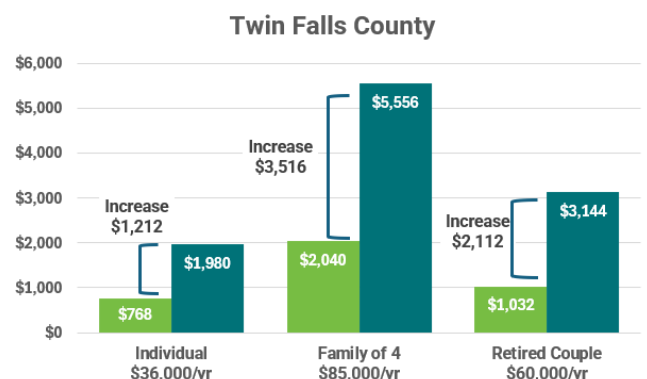
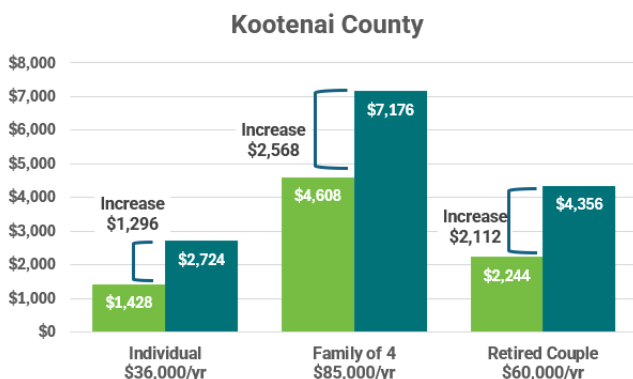
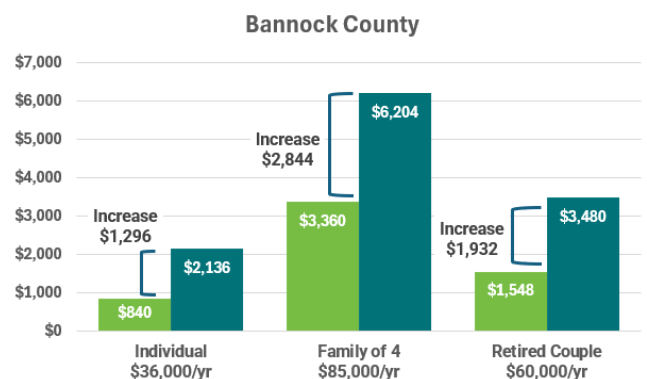
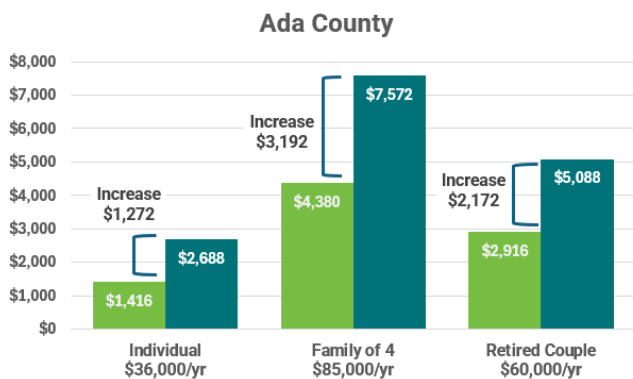
- Enhanced tax credits further reduce the cost of monthly premiums, making coverage more affordable
- 91% of enrollees qualify for a tax credit
- Additional savings allow Idahoans to purchase plans with lower deductibles and out-of-pocket cost
- 84% enrollment growth since October 15, 2022, 64,000 more Idahoans enrolled in health insurance

ENHANCED TAX CREDITS EXPIRATION IMPACTS

- \$112 average monthly net premium¹ is expected to double if the enhanced tax credits are not extended
- Lower-income Idahoans could be forced to choose between rent and food and forego health insurance, leading to:
 - Missed days at work
 - Skipped wellness visits, leading to more serious illness and costs down the road
 - Increased uncompensated care
- Increased premiums may drive healthy people to leave the market, further increasing premiums
- **Estimated enrollment lost due to affordability in 2026 is 25,000 – 30,000 Idahoans**

Silver Plan Annual Premiums

■ With enhanced Premium Tax Credit
■ Without



NEW Monthly Premium without Enhanced Premium Tax Credits by Plan Level

		Ada County	Bannock County	Kootenai County	Twin Falls County
Individual Income: \$36,000	Bronze:	\$139 (+\$100)	\$84 (+\$77)	\$110 (+\$92)	70 (+\$64)
	Silver:	\$181 (+\$105)	\$185 (+\$106)	\$188 (+\$115)	\$175 (+\$109)
	Gold:	\$280 (+\$78)	\$258 (+\$94)	\$289 (+\$100)	\$183 (+\$97)
Family of 4 Income: 85,000	Bronze:	\$225 (+\$180)	\$245 (+\$199)	\$191 (+\$174)	\$164 (+\$156)
	Silver:	\$452 (+\$245)	\$547 (+\$223)	\$491 (+\$217)	\$538 (+\$185)
	Gold:	\$761 (+\$169)	\$610 (+\$179)	\$630 (+\$186)	\$637 (+\$193)
Retired Couple Income: \$60,000	Bronze:	\$163 (+\$105)	\$143 (+\$111)	\$164 (+\$113)	\$145 (+\$119)
	Silver:	\$454 (+\$199)	\$249 (+\$168)	\$347 (+\$183)	\$274 (+\$164)
	Gold:	\$569 (+\$141)	\$553 (+\$130)	\$650 (+\$234)	\$490 (+\$123)

Federal Poverty Guidelines for a Family of 4

Percent of Federal Poverty Level	Dollars Per Year
138%	\$44,367
150%	\$48,225
200%	\$64,300
250%	\$80,375
300%	\$96,450
400%	\$128,600

Impact of Enhanced Premium Tax Credits Expiration by FPL

