



FOR IMMEDIATE RELEASE

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Americans to Face Significantly Higher Insurance Costs Soon if Tax Credits Are Not Renewed

*Health Insurance Marketplace Enrollees Will See Average 75 Percent Cost Increase
if Congress Does Not Act by September 30*

Marketplace enrollees from across the country joined State-based Health Insurance Marketplace leaders and insurance experts at a virtual press conference today to discuss the immediate, real-world impacts of potentially losing their health insurance tax credits.

More than 24 million Americans enrolled in Health Insurance Marketplaces have come to rely on increased insurance affordability, thanks to enhanced premium tax credits (EPTCs) set to expire at the end of 2025. The loss of EPTCs is estimated to cause [4.2 million Americans to lose their health insurance](#). Without Congressional action by September 30, Marketplace consumers are expected to see an average 75 percent cost increase across states.

“For over a decade, Your Health Idaho has been committed to providing affordable, quality health insurance, helping to reduce the uninsured rate in Idaho by half,” **said Pat Kelly, CEO of Your Health Idaho**. “Enhanced tax credits have made coverage more accessible to working families. Farmers, ranchers, and small business owners have been able to invest in and grow their businesses and strengthen their communities. Allowing the enhanced tax credits to expire risks the progress we’ve made and jeopardizes continued economic development and growth for hardworking families across Idaho.”

The continuation of EPTCs is more vital and urgent than ever, as tens of millions of Americans prepare to face the largest health premium increases in nearly a decade. Time is running short as Marketplaces prepare to open window shopping for consumers as soon as October 1 and send notices about premium increases shortly thereafter.

“Being a type 1 diabetic, having quality, affordable health coverage is not a luxury – it’s an absolute must,” said **Andrea Deutsch from Montgomery County, Pennsylvania**. “The enhanced tax credits have allowed me to invest in my business and better serve my community as my small town’s mayor.”

“As a self-employed two-time cancer survivor, having coverage through the marketplace is non-negotiable as it provides security that my family will not lose everything to medical bills. The enhanced health care tax credits have made covering me and my daughter affordable. Losing some of these tax credits will mean cutting back everywhere else in our household budget, including being able to save for retirement. The significant increase to our premium, combined with the deductible, eats up so much of our family income that I worry constantly for the future,” said **Julie Moringello from Deer Isle, Maine**.

“I require ongoing, lifelong care for severe complications of COVID-19. With a medical condition that has reduced me to working part time, it was already difficult to afford health care,” says **Chelsey Baker-Hauck from Denver, Colorado**, who is self-employed and purchases health insurance through Colorado’s marketplace. “With massive premium increases and the loss of the tax credits that reduce my premium, health care will consume more than 40% of my income next year. I’m going to have to make hard choices between health care and other necessities, like food or prescription medications insurance doesn’t cover. Cutting out insurance isn’t an option—my life depends on it.”

“Every American deserves affordable health coverage and the peace of mind that comes with knowing that they don’t have to choose between paying the rent or paying a medical bill because the cost is too high,” said **Danielle Holahan, Executive Director of NY State of Health**. “We urge swift action to extend these enhanced tax credits so we can keep premiums affordable and coverage within reach for everyone.”

For more information, see additional resources about the EPTC tax credits and their impact on enrollees:

- [September 2, 2025, State Marketplace Network Letter to Congress](#)
- [State-Based Marketplace 2026 Enrollment Timeline](#)
- [Impact of Expiring Enhanced Premium Tax Credits for Marketplace Enrollees](#)
- [High Costs for Consumers Ahead: Soaring Premiums and Expiring Enhanced Premium Tax Credits](#)
- [State Marketplace Network: State-by-state Analysis and Consumer Stories](#)
- [National Association of Insurance Commissioners Letter to Congress](#)

View a recording of the virtual press conference [here](#).

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The State Marketplace Network is a consortium of state leaders and staff dedicated to the operation of State-based Health Insurance Marketplaces and State-based Marketplaces that use the federal platform. Statemarketplacenetwork.org