

Partner Talking Points: Impact of the Expiration of Enhanced Healthcare Tax Credits

As a partner of CoverME.gov, you are well aware that the affordability of health insurance coverage plays a key role in whether or not individuals and families enroll in coverage. Currently, more than 8 in 10 CoverME.gov members benefit from enhanced health care tax credits that help lower their monthly costs. These enhanced health care tax credits are set to expire at the end of 2025 if Congress does not take action to extend them. We are providing some talking points and resources to support you when you are having conversations about the impact of the expiration of these tax credits.

Consumer Audience:

- FAQ is on CoverME.gov under [Learn>Financial Help>Enhanced Premium Tax Credits](#).
- In 2021, Congress approved additional tax credits to reduce the monthly costs of health insurance coverage available through marketplaces like CoverME.gov. These enhanced tax credits are sometimes referred to as “enhanced premium tax credits,” or EPTC. EPTC will expire at the end of 2025 if Congress does not act.
- Most CoverME.gov consumers’ monthly premiums will increase significantly in 2026 if the enhanced tax credits are no longer available. Many CoverME.gov consumers will still be eligible for a **lower** amount of tax credits.
- Current CoverME.gov members can prepare for the potential increase by estimating their 2026 premiums using [this calculator from KFF.org](#).

Other Audiences:

- CoverME.gov released a [press release](#) and [story book](#) on the impact to Mainers if Congress does not take action to extend the enhanced health care tax credits.
- There are nearly 65,000 Mainers that purchase health insurance through CoverME.gov for plan year 2025. 85% of those Mainers receive health care tax credits and all of these Mainers would see some level of premium increase if the enhanced tax credits expire.
 - On average, household premiums will increase by \$180/month (or more than \$2,000/yr)
- People who live in rural communities, are older (age 60-64), are households with children, and those that live in communities with higher-than-average rates of employment in the fishing and lobstering industry will be disproportionately impacted.
 - In total, annual premiums would increase by \$31 million for CoverME.gov members living in rural communities
 - Individuals making \$60,000-\$75,000 could pay an additional \$705/month, which is an increase in premiums of 125%, equivalent to nearly 10% of their household income
- Mainers who receive healthcare tax credits are working class Mainers, typically those who work for small businesses or are self-employed. They are home care workers, servers, ride share drivers, hairdressers, technicians, seasonal tourism workers or Mainers experiencing gaps in health care coverage as they wait for a disability determination or are between jobs.
- There are thousands of Mainers who cannot afford these premium increases. Those who are young and healthy are likely to drop coverage and those who have serious health conditions will find any way they can to afford coverage, which likely means they will have to scale back other basic needs or make tough choices.