



# **STORIES FROM MAINE: HOW ENHANCED PREMIUM TAX CREDITS SUSTAIN LIVES AND COMMUNITIES**

MAY 2025

# THE VALUE AND IMPACT OF ENHANCED PREMIUM TAX CREDITS IN MAINE

CoverME.gov – Maine’s official health insurance marketplace – is the only place where Mainers who are buying coverage on their own can compare and enroll in high quality, private health and dental insurance *and* get financial help to pay for it. Today, more than eight in ten (85%) CoverME.gov members receive financial assistance that helps them afford monthly premiums. However, the enhanced premium tax credits that were authorized through the American Rescue Plan Act of 2021 and extended in the Inflation Reduction Act will expire at the end of 2025 unless Congress acts soon.

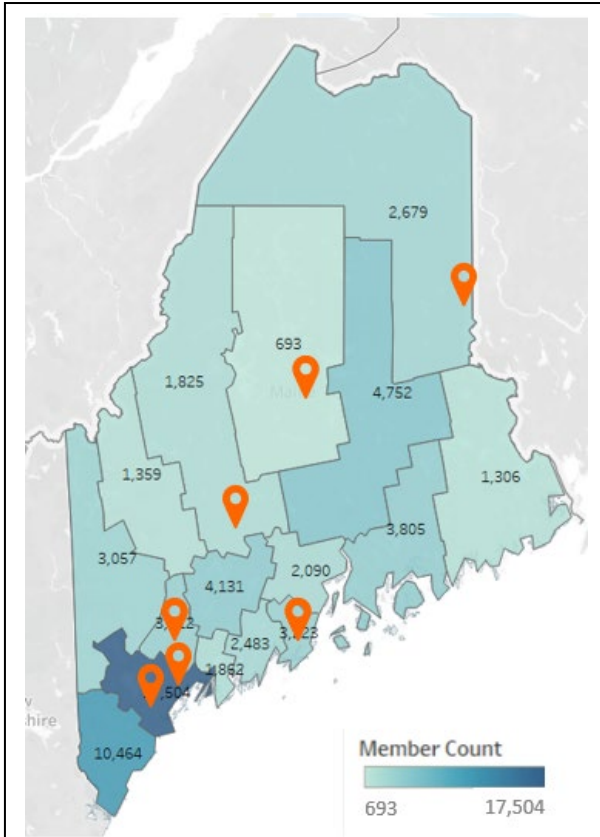
The enhanced premium tax credits (EPTC) have made significant differences in the lives of Mainers by lowering the percentage of income they need to spend on health coverage. Without this vital financial savings, many CoverME.gov members are likely to drop their coverage. However, the fallout from the unexpected, like a serious illness or an emergency, can quickly become very expensive. People without insurance coverage are less likely to access care and more likely to delay or forego health services because of costs. And more than six in ten (62%) uninsured adults report having health care debt compared to over four in ten (44%) of insured adults.\*



**ON AVERAGE, MORE THAN 8 IN 10 COVERME.GOV MEMBERS WILL SEE THEIR MONTHLY PREMIUMS INCREASE BY 341% IN 2026**

Beyond the impact on individual households, the expiration of enhanced tax credits is projected to have a ripple effect across the entire health care industry. Insurers will lose revenue, healthcare providers will face financial strain (which may lead to staff reductions and closures), providers will cut payments to the supply chain, consumer spending will be reduced, and tax revenue will decrease.

\* [Key Facts about the Uninsured Population, Kaiser Family Foundation, December 18, 2024.](#)



County	Member #	County	Member #
Androscoggin	3,412	Oxford	3,057
Aroostook	2,679	Penobscot	4,752
Cumberland	17,504	Piscataquis	693
Franklin	1,359	Sagadahoc	1,862
Hancock	3,805	Somerset	1,825
Kennebec	4,131	Waldo	2,090
Knox	3,223	Washington	1,306
Lincoln	2,483	York	10,464

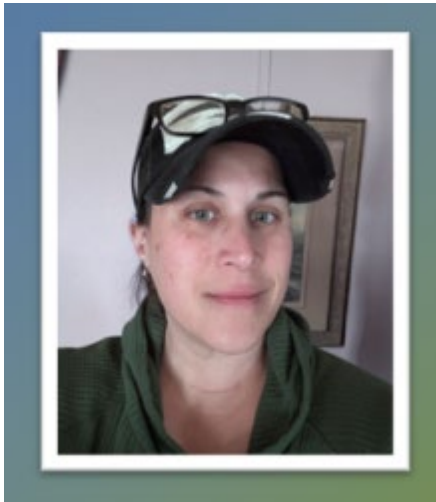
## STORIES FROM COVERME.GOV MEMBERS

On the following pages, CoverME.gov members share their stories about what it means to them to have health coverage and the impact that losing EPTC will have on their lives and families. They are neighbors, colleagues, friends, and family who serve their communities across the state as health aides, hairdressers, and insurance brokers. These stories share a common thread – access to affordable health insurance is lifesaving.

As healthcare expenses continue to rise across the country and in Maine, these stories provide a snapshot of the realities and benefits of access to health coverage, providing peace of mind and financial stability, particularly for self-employed Mainers.

Monthly premiums will increase for these families, and thousands across the State, without the continuation of EPTC. These increases will force families into financial hardship, requiring tough decisions on forgoing insurance coverage and risking crushing medical debt.

Continuation of EPTC is a lifeline Maine families can't afford to live without.



## HOLLY HOPE, ME

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“ *Without EPTC my monthly premium would double in cost, and I would not be able to afford health insurance that my life relies on. I will likely die without health insurance.* ”

Holly has a modest income working as a home care supervisor and relies on the support CoverME.gov insurance coverage and enhanced premium tax credits offer to cover her ongoing health care costs while working to pay off medical debt accrued prior to having insurance coverage.

She has been her husband's primary caregiver since 2015, supporting him through complications of his severe type 1 diabetes until his care required him to move into a nursing facility at age 50. During this same year, Holly suffered an emergency cardiac event that led to a diagnosis of Graves' disease and crushing medical debt of over \$100,000. With a significant hit to her financial stability and turn in her health status, health insurance was a necessity.

Her autoimmune disorder requires her to maintain visits with healthcare specialists including cardiologists and endocrinologists. Holly's CoverME.gov plan covers many of her healthcare needs, but her out-of-pocket costs, which can total \$600 per visit, are not cheap.

Holly and her husband planned for their future, they put money away for retirement and supported their health with her husband's employer-based coverage. They could not have planned that their catastrophic health complications would eradicate any savings they had.

Without enhanced premium tax credits, Holly anticipates paying hundreds of dollars more in monthly premiums, making life saving care unaffordable and out of reach with her already tight budget. Holly is a resilient Mainer; however, even the most resilient should not be required to make trade-offs on life-saving health coverage.



## SCOTT

### NORTH YARMOUTH, ME

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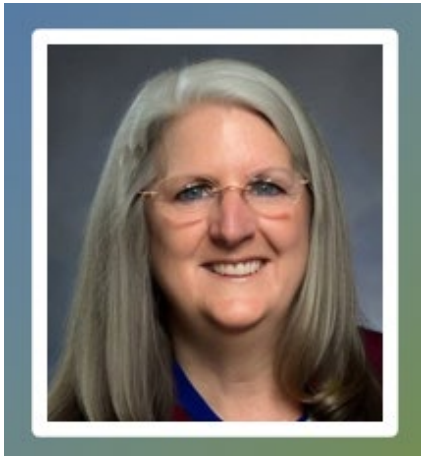
“ *Because of the current cost of living and the cost of health care in Maine, I will not have an option to live here anymore if the enhanced premium tax credits do not continue.* ”

Scott enrolled in health insurance through CoverME.gov through a Special Enrollment Period because his employer could not afford to offer health coverage. For Scott, having health insurance is a security that supports him and his daughter if they are faced with a serious injury or illness.

Scott moved to Maine in the '90s for a job at a golf club, which at the time provided affordable health coverage. He built a career as a golf club superintendent and raised a family here. He saw changes in the affordability of his employer health coverage over the years, recalling the birth of his daughter 20 years ago required an extended hospital stay and his family had minimal out-of-pocket costs to cover this need. In contrast, several years ago, he broke his arm in a skiing accident and employer-sponsored health coverage required \$8,000 out-of-pocket to treat his injury. He had to refinance his home to pay for the medical costs. He feels that small businesses like the one he works for are increasingly struggling to afford to provide their employees with health coverage on top of their other operating costs.

After losing employer-sponsored coverage, Scott was relieved to find affordable health coverage for himself and his daughter through CoverME.gov. With about \$500 per month in EPTC, his coverage is more affordable than his previous employer-sponsored coverage with the same level of benefits. He has always thought he made a good salary, but if the EPTC expire and his health coverage costs increase significantly on top of other increasing living expenses, it will make it challenging to afford living in Maine.

Scott believes that continuing the EPTC is an opportunity to help hard working people, like himself, who have been paying taxes their entire adult lives to be able to afford health insurance. He questioned why his neighbor, who makes about the same salary as he does, can afford health coverage just because they work for a large employer, but that he cannot afford coverage just because he works for a small business.



## **KIM**

### **EBEEMEE TOWNSHIP, ME**

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“ *I live on a fixed income now, and without the health insurance options available through CoverME.gov and the support of the EPTC, I simply wouldn't be able to afford coverage.* ”

Kim recently retired after working more than 40 years in the insurance industry. Like so many other Mainers, she planned carefully for this next chapter of her life, relying on Social Security and affordable health insurance through CoverME.gov until she becomes eligible for Medicare.

Health insurance isn't a luxury, it is a lifeline. Her husband, who is on Medicare and has ongoing health issues, depends on Kim as his caregiver. To stay healthy and continue to care for him, she needs access to affordable, consistent health care. Without the EPTC, Kim's premium costs will increase by 230%. This significant increase will force Kim to choose between going uninsured or facing financial hardship.

Kim is concerned about the future of Medicare and Social Security, paying into these her entire working life, trusting they'd be there when she needed them. Her concerns are compounded by the risk of an increase in her premiums and healthcare costs.

Kim acknowledges that she might need to make the tough decision to come out of retirement to find a job with health coverage or forgo insurance, which could have ripple effects across her community.

Expanding enhanced premium tax credits is a must for Kim, they are the only bridge to Medicare and the only way she can continue to live with dignity and peace of mind.



## Theron Windham, ME

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“ If the EPTC were no longer available, we would not be able to take our kids to the doctors when they need to go and would need to forgo treatments for health issues.

Theron is a self-employed film technician and covers his wife and two young children through CoverME.gov. Theron and his wife make a reasonable income that is above the threshold to qualify for MaineCare. Theron closely monitors their family budget to ensure healthcare is a priority. Without enhanced premium health care tax credits, their monthly premiums would increase hundreds of dollars per month, consuming 11% of their family income. Theron would face heartbreaking decisions for his family, like skipping doctor’s visits or forgoing treatment for medical issues.

Before CoverME.gov became available, they didn’t have health insurance at all – it was just too expensive. The marketplace gave them, for the first time, an affordable path to coverage for both parents and their two children.

For Theron and his family, EPTC offers more than just financial relief, it provides a sense of safety and security. Knowing that if something were to happen to his wife, kids or himself and they could get the care they need brings tremendous peace of mind. Access to healthcare is essential for their family’s well-being.

Losing EPTC would significantly impact their monthly budget, forcing them to rethink how they save for college, retirement, and even the type of family activities they can afford.

Staying insured is important to Theron and his family, stressing the importance of preventive care to stay healthy, rather than waiting for serious health problems to develop. EPTC has made it reasonably affordable for his family to remain healthy, even as insurance premiums continue to rise, and coverage quality continues to decline, making affordability an ongoing challenge.



## STEPHANIE FAIRFIELD, ME

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“ *Affordable health insurance, and the EPTC that make it possible, allow families like mine to survive, and to live with dignity.*”

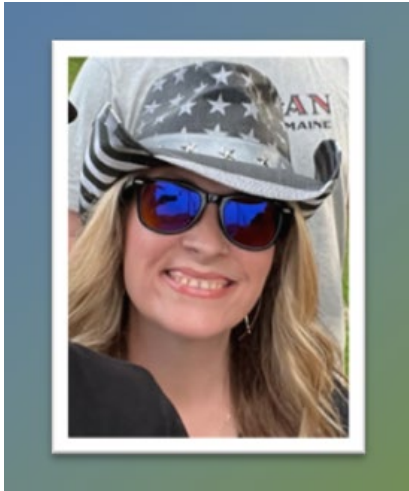
Stephanie is self-employed and owns a hair salon in Central Maine. Without CoverME.gov, Stephanie has no other option to access healthcare. With this health coverage and the affordability thanks to EPTC, Stephanie can maintain financial stability and a basic quality of life, caring for her husband and aging mother.

Before Stephanie’s husband became disabled, they had healthcare coverage through his job at a mill and she owned her own hair salon. When he got hurt and became ill in 2019, he lost his job, and they lost their health insurance. In order to have health insurance, Stephanie took a full-time job with benefits at a nearby hospital.

Recently, the hospital where she worked announced its closure and layoffs, prompting Stephanie to return to self-employment as a hairdresser. Thanks to the availability of CoverME.gov, she was able to enroll in healthcare coverage that was affordable without having traditional employment.

The key to her insurance affordability was the savings attributed to EPTC. Stephanie’s monthly premium would nearly double without the enhanced tax credits. Stephanie’s plan has a high deductible, which requires her to save so she can afford the out-of-pocket healthcare expenses. With a significant increase to her monthly premium, Stephanie simply could not afford to pay more for her monthly premium, in addition to her out-of-pocket costs. Without EPTC, she would not be able to maintain coverage at all.





## AMY LISBON, ME

“*Health coverage means everything to me. I signed up for CoverME.gov health insurance after losing my job and with it, my employer provided health coverage – due to a traumatic brain injury. Since then, I’ve been living with a disability and undergoing ongoing treatment.*”

In 2023, Amy suffered a traumatic brain injury on the job, preventing her from returning to her position as a VP of Financial Wellness in ME, NH & VT. The health insurance offered through COBRA was far too expensive, her household income wouldn’t even cover the monthly premiums. Amy and her husband enrolled in health insurance through CoverME.gov in 2024, finding plans affordable for her limited income due to her work-related injury.

Amy suffered a second traumatic brain injury after fainting and hitting her head during the fall. As she regained consciousness, she overheard the EMTs tell her husband that her husband was experiencing a cardiac event and needed to be taken to the hospital. Both were transported in separate ambulances to two different Maine hospitals. Without CoverME.gov insurance, that day alone would have financially devastated Amy and her husband, with a single ambulance ride costing \$25,000 without insurance.

Due to the recently expanded eligibility, Amy’s children are covered through MaineCare without additional costs to their tight budget. The EPTC has allowed Amy and her husband to afford health insurance coverage through CoverME.gov, which supports their health care needs including dental and vision coverage. Without the EPTC, Amy’s family’s additional costs would increase by over \$200 per month. Paying more out-of-pocket for care would mean choosing between medical treatment and paying their monthly bills.

If the EPTC program ends, so does Amy’s family’s affordable access to health coverage. They are already living under extreme financial pressure and losing their health coverage would only deepen that crisis.



## **MAX**

### **REGISTERED HEALTH UNDERWRITER, LIFE & ANNUITY CERTIFIED PROFESSIONAL**

#### **HOULTON, ME**

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“ *This isn't just about the policies, or the money connected to ETPC, it is about people, families, and neighbors. Without affordable options, we all pay the price, especially our local hospitals and communities.* ”


Max has been in the health insurance industry since 1989, and for the past 35 years he's worked for a Maine-based insurance agency out of its flagship office in Houlton. He supports hundreds of Mainers in navigating the complex health insurance system.

Max has sold health insurance through CoverME.gov since the program began and can attest that these plans make a difference in people's lives. The enhanced tax credits introduced in recent years have made healthcare affordable for many who otherwise couldn't access it. Max is concerned that if the enhanced health care tax credits are not continued, many of the people he serves will drop their coverage.

As a trustee at a local hospital, he has insight into the health coverage landscape and its effects on healthcare systems and communities. If more people go without coverage, unpaid bills will increase, and small rural hospitals will be stretched even thinner, affecting the local community with job losses due to layoffs.

Health insurance in Northern Maine is more expensive than in other parts of the state. Max sees people in his community that are overwhelmed with living costs and are stretched too thin. One client recently told Max that her \$400 monthly premium, after EPTC, is hard to manage and was considering cancelling coverage; if her premium increases to \$600 or \$800, she absolutely won't be able to afford this coverage. Max says this is not unique.

Max sees the impact firsthand: when health coverage costs get too high between premiums and out-of-pocket expenses, households are forced to choose between health insurance and other essentials.



CoverME.gov is operated by the Office of Health Insurance Marketplace within the Maine Department of Health and Human Services. Our mission is to help Maine residents who are buying coverage on their own compare and enroll in private health and dental insurance plans, and it is the *only* place where they can get financial help to purchase health insurance.

For press inquiries, please contact Lindsay Hammes, Press Secretary for the Maine Department of Health and Human Services, at [Lindsay.Hammes@Maine.gov](mailto:Lindsay.Hammes@Maine.gov).