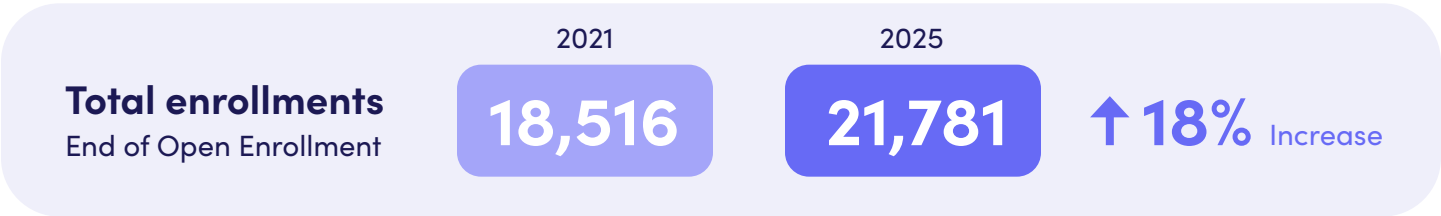
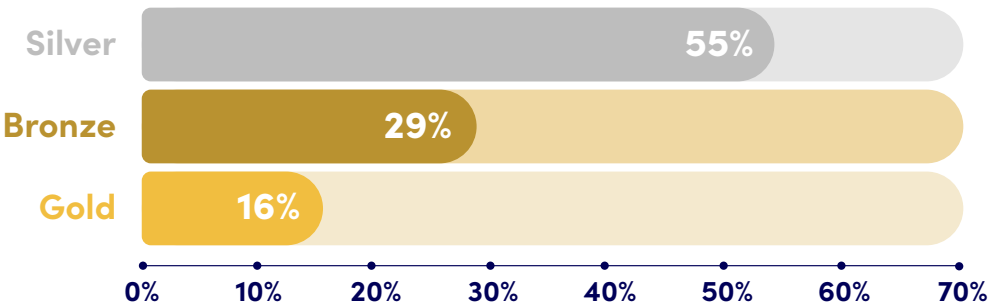


## Impact of Expiration of Enhanced Premium Tax Credits for PA Congressional District 5\*

- If the enhanced premium tax credits (EPTCs) expire, every county in Pennsylvania will be impacted.
- 3 of every 4 enrollees on Pennie have only experienced enrollment with the ETPCs in effect.
- Without EPTCs, monthly premiums for Pennie enrollees would increase by 82 percent on average.
- Visit [pennie.com/affordability](https://pennie.com/affordability) for more details.



### 2025 Metal levels (End of Open Enrollment)



### Enhanced tax credits being used now and what would be lost if they expire\*

These metrics reflect the additional federal financial assistance made available under the American Rescue Plan of 2021. If these expire, federal financial assistance will revert back to its original structure, providing significantly less financial assistance.

Monthly usage

\$1.6M

Yearly usage

\$19.2M

## Average expected premium increase for the district if the tax credits expire

**58%**

Net premiums are expected to increase by **58%** on avg. in the district without the EPTCs (this impacts all income levels)

### How Families in District 5 Will Be Impacted



#### A married couple (60 years old) making around \$82,000 annually (pre-Medicare aged)

- With the enhanced premium tax credits, their monthly premium is capped at **8.5 percent, or \$581/month.**
- Without the enhanced premium tax credits, their monthly premium jumps to **23 percent, or \$1,544/month.**
- Expiration of the tax credits results in a **166 percent increase** in this couple's net premium.



#### A family of four making around \$78,000 annually (middle income)

- With the enhanced premium tax credits, their monthly premium is **4 percent, or \$260/month.**
- Without the enhanced premium tax credits, their monthly premium jumps to **8 percent, or \$541/month.**
- Expiration of the tax credits results in a **108 percent increase** in this couple's net premium.



#### A married couple (40 years old) making around \$30,660 annually (low income)

- With the enhanced premium tax credits, their monthly premium is **0 percent, or \$0/month.**
- Without the enhanced premium tax credits, their monthly premium jumps to **4 percent, or \$106/month.**
- Expiration of the tax credits results in this couple needing to pay out of pocket for their net premium.

\*The data reflected above was calculated at the county level, not along district lines.  
Data shown is from Delaware County.