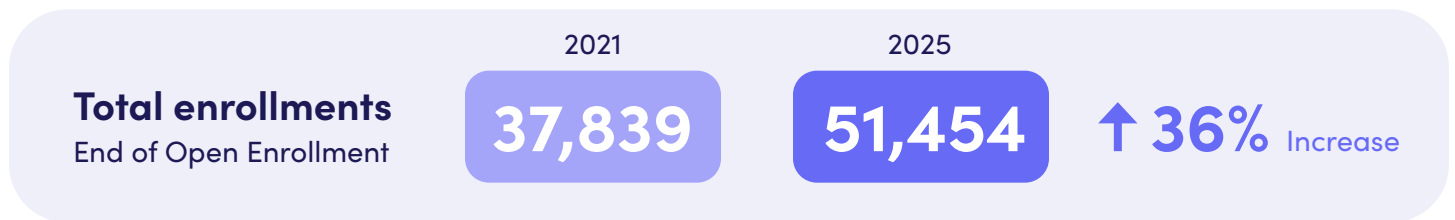
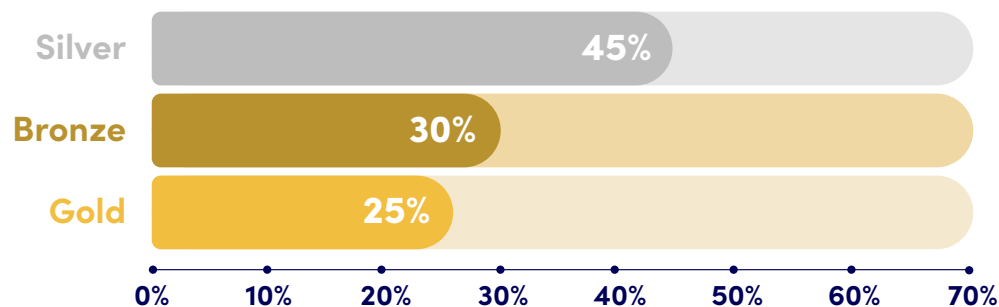


## Impact of Expiration of Enhanced Premium Tax Credits for PA Congressional District 4\*

- 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)



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

**55%**

Net premiums are expected to increase by **55%** on avg. in the district without the EPTCs (this impacts all income levels)

## How Families in District 4 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 **29 percent, or \$1,957/month.**
- Expiration of the tax credits results in a **237 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 Berks County and Montgomery County.