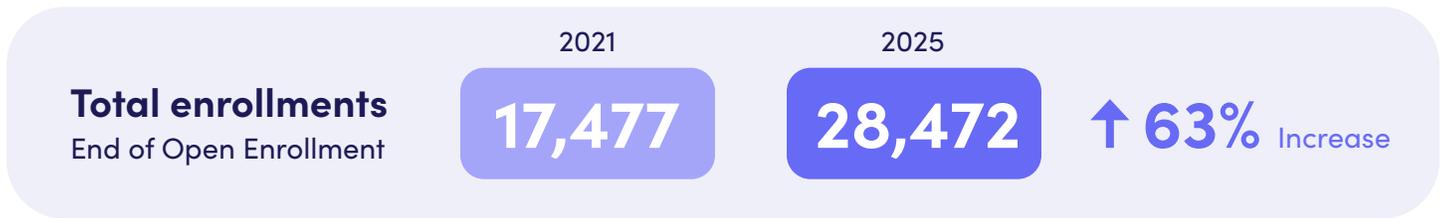
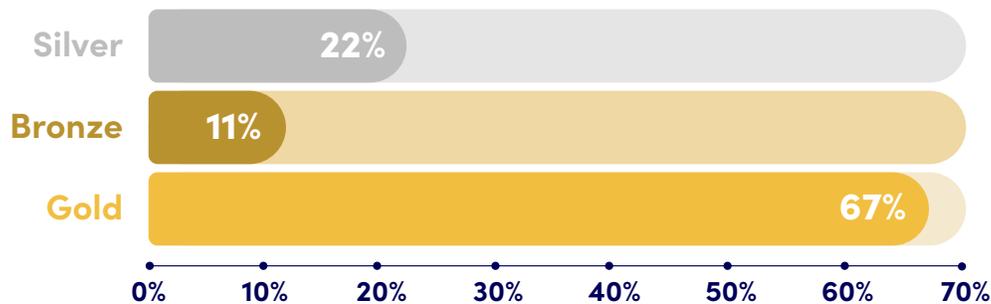


Impact of Expiration of Enhanced Premium Tax Credits for PA Congressional District 16*

- 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 for more details.



2025 Metal levels (End of Open Enrollment)



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

92%

Net premiums are expected to increase by **92%** on avg. in the district without the EPTCs (this impacts all income levels)

How Families in District 16 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 **25 percent, or \$1,734/month.**
- Expiration of the tax credits results in a **198 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 Erie County, Butler County, Venango County, Crawford County, Mercer County, and Lawrence County.