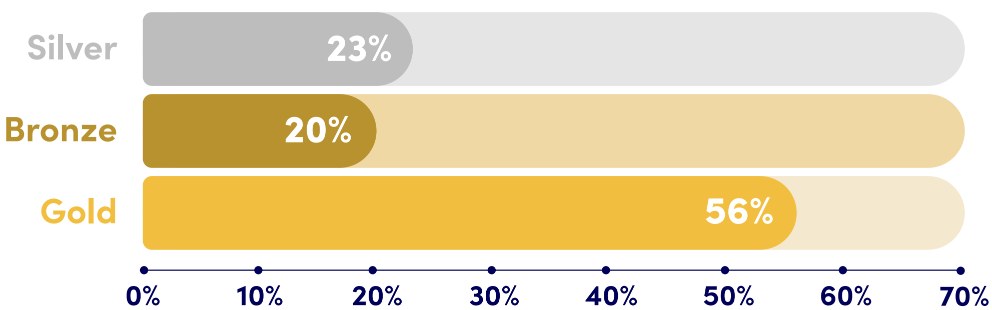
pennie connecting Pennsylvanians to health coverage®

Impact of Expiration of Enhanced Premium Tax Credits for PA Congressional District 10*

- 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.

	2021	2025	
Total enrollments End of Open Enrollment	15,303	28,465	↑ 86% Increase

2025 Metal levels (End of Open Enrollment)



	Gross Premium PMPM*	Net Premium PMPM	Policies under $10	Policies under $50
Premium metrics	$844	$136	45%	56%

PMPM: Per Member Per Month

	Monthly usage	Yearly usage
Enhanced tax credits being used now and what would be lost if they expire*	$3.9M	$46.5M

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.

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

170%

Net premiums are expected to increase by **170%** on avg. in the district without the EPTCs (this impacts all income levels)

How Families in District 10 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 **43 percent, or $2,934/month.**
- Expiration of the tax credits results in a **405 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 above was calculated using zip codes, not along district lines.