



Funding Pennsylvania's Health Insurance Affordability Program

THE PROBLEM

140k+ Enrollees terminated coverage since start OE2026

30%+ of 2025 enrollment lost

138% - 250% FPL (\$22K-\$40K)
highest termination rates -
Vulnerable, working population

\$600M lost in Enhanced
Premium Tax Credits

THE SOLUTION

Fund the State Insurance
Affordability Program at \$50M

Deploy the program no later than
Open Enrollment 2027.

Help working Pennsylvanians
with incomes between \$16K &
\$48K re-enroll in coverage or
lower premiums

THE IMPACT

Increase enrollment by 30K to 35K who dropped or didn't buy coverage due to costs*

Reduce costs for 280K to 290K current and new enrollees*

Help buy up to higher levels of coverage, **saving \$1000s per year**

Reduce the average premium by anywhere between **9% to 12%**

PENNIE CONSUMER FEEDBACK

According to a recent survey of the population that canceled Pennie coverage:

When asked why someone chose to cancel their coverage, 53% of respondents said, "Cost of coverage is too expensive."

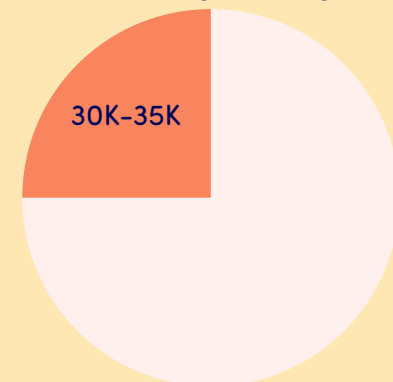
When asked which element of plan cost stopped you from continuing your health coverage, 44% of respondents said the premium.

Respondents indicated that many had to make the decision to leave comprehensive ACA coverage for limited benefit plans.

For $\frac{1}{12}$ the cost of EPTC

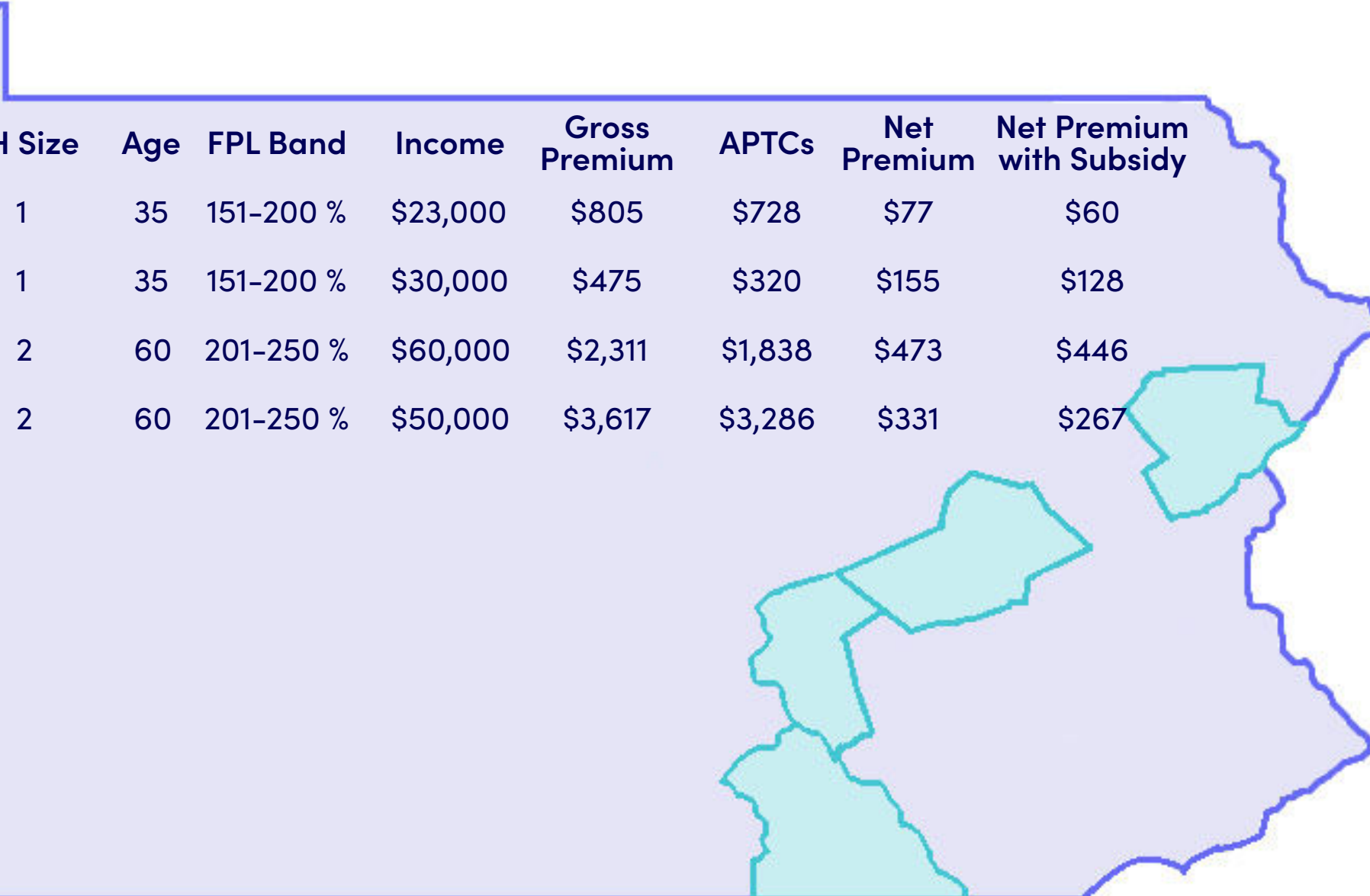


Pennie can re-enroll $\frac{1}{4}$ of those who canceled coverage during OE 2026



*Based on loss of 120,000 enrollees. As terminations increase, benefits may as well.

State Subsidy Sample Scenarios



County	HH Size	Age	FPL Band	Income	Gross Premium	APTCs	Net Premium	Net Premium with Subsidy
Dauphin	1	35	151-200 %	\$23,000	\$805	\$728	\$77	\$60
Monroe	1	35	151-200 %	\$30,000	\$475	\$320	\$155	\$128
Schuylkill	2	60	201-250 %	\$60,000	\$2,311	\$1,838	\$473	\$446
York	2	60	201-250 %	\$50,000	\$3,617	\$3,286	\$331	\$267