

Permanently Expand Marketplace Premium Subsidies



As part of the American Rescue Plan (ARP), Congress made premiums in the health insurance marketplaces more affordable for many individuals by increasing the amount of and expanding eligibility for Advanced Premium Tax Credits (APTCs). These provisions expire at the end of 2022 and **ACS CAN calls on Congress to make these changes permanent.**

Permanently expanded subsidies will help cancer patients & survivors afford health coverage and care.

Affordability is crucial for cancer patients and survivors. Because of the high cost of cancer care, patients need access to plans that are affordable to enroll in (i.e. premiums) and affordable to use (i.e. copays, coinsurance, and deductibles).

ARP greatly improved the generosity of the APTCs. For 2021 and 2022, individuals with incomes between 100 and 150 percent of the federal poverty level (FPL) now qualify for \$0 premium silver-level plans. Individuals between 150 and 400 percent FPL receive more generous subsidies, and individuals whose income is above 400 percent FPL may be newly eligible for subsidies that make marketplace coverage affordable. According to [data](#) from Centers for Medicare and Medicaid Services, since the expanded APTC amounts were implemented 2.5 million consumers have seen an average 40 percent reduction in their monthly health care premiums (from \$104 to \$62), and 30 percent of returning customers selected plans for which they paid \$10 or less per month.

Permanently expanded subsidies will ensure more patients have adequate plans.

Having comprehensive and affordable health insurance coverage is a key determinant in surviving cancer. [Research](#) from the American Cancer Society shows that uninsured Americans are less likely to get screened for cancer and thus are more likely to have their cancer diagnosed at an advanced stage when survival is less likely and the cost of care more expensive. Expanded subsidies allow more individuals to purchase plans through the marketplace, which provide consumers with more robust coverage than other options such as short-term, limited-duration health plans.

Permanently expanded subsidies will improve health equity.

Prior to the enactment of the Affordable Care Act (ACA), communities of color were more likely to be uninsured compared to their white counterparts. The enactment of the ACA helped to narrow the disparities in health coverage, and expanded subsidies for marketplace coverage are likely to further reduce disparities. Health and Human Services [data](#) as of March 2021 estimated that over 1.3 million previously uninsured communities of color were newly eligible to save money on health care coverage because of the ARP expansion, and nearly 1 million were eligible for \$0-premium plans. These new affordability measures come at a crucial time as communities of color are more likely to be disproportionately affected by job loss and decreased income resulting from the COVID-19 pandemic and as a result experience disruptions in health coverage.

	Marketplace	Short-term, limited-duration health plans
<i>Maximum out-of-pocket</i>	✓	✗
<i>Coverage of essential health benefits</i>	✓	✗
<i>Coverage of preventive screenings</i>	✓	✗
<i>No lifetime and annual limits</i>	✓	✗
<i>Coverage of clinical trials</i>	✓	✗

Please make permanent the expanded marketplace premium subsidies enacted in the American Rescue Plan.