

[At Risk: Health Care Savings Millions of Americans Depend On](#)

Congress Must Act to Make ARP Premium Savings Permanent and Protect the Progress Made in the Fight for Affordable Health Care

The American Rescue Plan boldly built on the strong foundation of the ACA by lowering premiums and expanding access to coverage. In 2021, [14.5 million](#) people signed up for health coverage through the ACA Marketplace. This is the highest number of Americans to ever enroll on the Marketplaces and it is thanks to President Biden's [American Rescue Plan](#). The ARP made health insurance more affordable and accessible than ever, helping families, reducing racial disparities, and giving Americans a little breathing room.

A recent [report](#) from the Robert Wood Johnson Foundation and Urban Institute found more than three million people would lose their coverage if Congress fails to make the American Rescue Plan's enhanced premium tax credits permanent. The study also shows that millions of people currently eligible for the enhanced premium tax credits could pay thousands of dollars more a year for their health insurance without action. Congress must act to make the savings provided in the American Rescue Plan permanent and protect the progress Americans have gained in the fight for affordable health care.

[A Closer Look At How The American Rescue Plan Has Lowered Coverage Costs](#)

More Than 14.5 Million People Have Coverage Through The Individual Market. In 2021, [14.5 million](#) people signed up for health coverage through an ACA Marketplace. This is the highest number of Americans to ever enroll and it is thanks to President Biden's [American Rescue Plan](#). Premium savings under the American Rescue Plan benefit all Americans, with families now saving an average of [\\$2,400](#) a year on their health insurance premiums.

Guarantees Coverage That Costs Less Than 8.5 Percent Of Income. The American Rescue Plan builds on the ACA by ensuring enrollees have the option to purchase health care for less than 8.5 percent of their income. Previously, families earning just above 400 percent of the federal poverty level spent an average of [15 percent](#) of their incomes on health insurance.

Eliminates Premiums For Low-Wage Workers. The American Rescue Plan [eliminated premiums](#) for Americans earning up to [150 percent](#) of the federal poverty level (roughly \$20,000 for a single person and \$41,000 for a family of four) who buy their coverage on the Marketplace and for those receiving unemployment insurance due to the pandemic.

Make Coverage More Affordable For Millions Of Americans. The American Rescue Plan temporarily expanded the eligibility for premium tax credits above 400 percent of the federal poverty level – [roughly](#) \$54,000 for a single person or \$111,000 for a family of four.

Reduces Racial Disparities In Health Coverage. The premium savings provided in the American Rescue Plan have made more than [65 percent](#) of uninsured Black adults eligible for zero dollar premium plans and [75 percent](#) eligible for plans less than \$50 a month. For uninsured Hispanic and Latino adults, now more than [68 percent](#) are eligible for zero dollar premium plans and nearly [80 percent](#) can access plans for less than \$50 a month. Health coverage access is imperative to reducing racial disparities in health coverage across the nation.

Cuts Costs For Rural America. Thanks to the ARP, roughly [65 percent](#) of rural Americans can access zero dollar premium health coverage and more than [76 percent](#) are able to find a plan for less than \$50 a month, narrowing the coverage differences between rural and urban America.

How Premiums Would Rise For Americans If The American Rescue Plan Savings Expired

Income Of A 45-Year-Old Individual	Premiums Under Prior Law	Premiums Under American Rescue Plan Act	Monthly Premium Increase
\$18,000	\$54	\$0	\$54
\$30,000	\$195	\$85	\$110
\$45,000	\$369	\$274	\$95
\$60,000	\$511	\$425	\$86

Income Of A 60-Year-Old Couple	Premiums Under Prior Law	Premiums Under American Rescue Plan Act	Monthly Premium Increase
\$30,000	\$132	\$24	\$108
\$45,000	\$325	\$167	\$158
\$60,000	\$492	\$360	\$132
\$75,000	\$1,920	\$531	\$1,389

Income Of A Family Of Four	Premiums Under Prior Law	Premiums Under American Rescue Plan Act	Monthly Premium Increase
\$45,000	\$193	\$32	\$161
\$60,000	\$379	\$158	\$221
\$90,000	\$737	\$531	\$206
\$120,000	\$1,445	\$850	\$595

Polling Shows Americans Strongly Support Premium Savings

KFF Poll Finds Americans Overwhelmingly Support Biden’s Plan To Lower Health Care Costs.
[KFF, [3/31/22](#)]

- **ACA Premium Savings.** 63 percent prioritize making permanent the financial help for people buying marketplace health coverage that was included in COVID-19 relief law. [KFF, [3/31/22](#)]

Pew Survey Finds Health Care Ranked Third Most Important Issue For Americans. [Pew Research, [3/24/22](#)]

- **Health Care Remains Top Issue.** 60 percent of voters ranked health care as a top issue for the fall election, with 74 percent of Democrats saying it is very important to their vote and 44 percent of Republicans voters saying the same. [Pew Research, [3/24/22](#)]

Navigator Finds Lowering Health Care Premiums For People Purchasing Coverage Remains Priority. Four out of the five top priorities are health provisions included in President Biden’s agenda. [Navigator, [1/28/22](#)]

- **Lowering Premiums.** Overall, 78 percent believed lowering premiums for people purchasing health coverage on their own was a good reason to pass Biden’s agenda, including 91 percent of Democrats, 77 percent of independents, and 64 percent of Republicans. [Navigator, [1/28/22](#)]