

Marketplace Enhanced Premium Tax Credits

Enhanced premium tax credits (ePTCs) reduce monthly health insurance premiums for individuals and families who purchase coverage through the Affordable Care Act (ACA) Marketplaces. Originally expanded under the American Rescue Plan and later extended, these enhanced credits lowered costs for millions of consumers by increasing the size of the subsidy and removing the income cap that previously excluded many middle-income households. For rural communities, the impact of ePTCs is especially significant. Rural residents are more likely to rely on the individual Marketplaces because fewer rural employers offer coverage and rural workers are more often self-employed or work in small businesses.

Without enhanced subsidies, rural consumers face higher premiums relative to income, fewer plan choices, and greater exposure to high out-of-pocket costs.

The Marketplace Enhanced Premium Tax Credits (ePTCs) expired on December 31st, 2025.

Impact on Rural Health

Rural enrollees are expected to see premiums **nearly double**.

ePTCs save rural enrollees an average of **\$890 per year**, about 28% more than their urban counterparts.

Rural areas are projected to see a **37% rise in the number of people without insurance**.

S.46/H.R.247 Health Care Affordability Act

Sens. Shaheen (D-NH) & Rep. Underwood (D-IL)

The Health Care Affordability Act would permanently lower health care costs for millions of Americans by permanently extending Marketplace ePTCs.

H.R.5145 Bipartisan Premium Tax Credit Extension Act

Reps. Kiggans (R-VA) & Suozzi (D-NY)

The Bipartisan Premium Tax Credit Extension Act would extend Affordable Care Act Marketplace ePTCs through 2026.