

The Telegraph

Granite Staters are counting on our Senators to preserve health care tax credits

By CINDY ROSENWALD - Guest Columnist | Jul 30, 2022



When Congress passed the American Rescue Plan Act (ARPA) in early 2021, we were bracing for yet another surge in COVID-19 cases as new hot spots emerged across the country. With vaccines available and Americans eager to return to life as normal, lawmakers correctly recognized that to accelerate our recovery, we'd need to address head-on the longstanding health inequities that the pandemic had made worse. One of these longstanding inequities is the cost of health care, which burdens far too many low-income Americans who struggle to afford insurance and essential services.

Thankfully, ARPA expanded eligibility for tax credits to help pay for plans through the federal and state-based marketplaces and made the subsidies for existing enrollees more generous. It also capped the amount of money that any family has to pay toward health insurance premiums at no more than 8.5 percent of their yearly income.

The success of this federal program cannot be overstated. A record-breaking 13 million Americans used the newly-expanded tax credits to afford coverage in 2022. And the impact of these enhanced subsidies has been especially great in our state, where nearly 23,000 previously uninsured residents were able to obtain quality, affordable health insurance. In New Hampshire alone, marketplace enrollment is up 12 percent over last year, with more than 52,000 Granite Staters taking advantage of the cost-saving subsidies to enroll in plans that fit their tightening family budgets. That means more money in Granite Staters' pockets for everyday needs – something that has become increasingly important during this period of heightened inflation.

But these vital tax credit provisions were only enacted for 2021 and 2022 and will sunset in a few short months unless Congress acts to make them permanent. Without a permanent solution, millions of Americans will be at risk of a dramatic rise in health care costs next year.

Thousands of Granite Staters could see insurance premiums rise by more than \$700 per year. Nationwide, monthly premiums could double, jeopardizing critical access to health care services. With inflation affecting every family, leaders in Washington must act with urgency to make the ARPA tax credits permanent before they expire. If Congress fails, families could learn of their new premium rates in a matter of weeks.

No American should be forced to choose between life-saving medical treatment and providing for their family – that was the message from our Sen. Jeanne Shaheen and her Senate colleagues in a letter to Congressional leadership last month. As the Senators wrote, *“Health care costs continue to rise, and we must ensure affordable, quality health coverage remains in reach.”* They are right — and Americans agree that costs are too high to afford care, with a 2021 Gallup poll showing that roughly one-third of

Americans chose to forgo necessary medical treatment because costs were prohibitive.

If we want to truly put this pandemic behind us, Congress must focus on preventing Americans from having to put their health at risk. A clear solution is in front of us to ensure more Americans can access basic care, and that's to make the subsidies permanent as soon as possible.

From fighting for Medicaid expansion, to increasing access to treatment for substance use disorders, to improving the administration of health care through telehealth – I have worked hard to ensure all Granite Staters have the ability to get the care they need and deserve. And as a member of the New Hampshire Senate and the National Conference of State Legislatures Task Force on Health Reform Implementation, I know just how important these subsidies are to ensuring our communities are safe, healthy and set up for success.

Making the subsidies program permanent would not only build upon the progress that New Hampshire and our country has made toward universal coverage, but it would also go a long way towards addressing health disparities. As Congress makes another attempt to pass reconciliation legislation before the August recess, we are counting on Senators Jeanne Shaheen and Maggie Hassan to continue pushing to keep the current marketplace tax credits in place.

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