

American Rescue Plan (ARP): Stories from State-based Marketplaces and Federally-Facilitated Marketplaces

In 2021, Biden-Harris Administration passed and implemented the ARP, which included provisions to temporarily increase and expand premium tax credits for consumers. As a result, Marketplace health insurance coverage is the most affordable it has ever been.



Virginia

In Richmond, a 27-year-old single person making \$26,000 /year is currently enrolled in a plan that covers 87% of their healthcare costs with a \$43 monthly net premium. If expanded ARP subsidies expire, this same plan would cost them \$142 per month after advance payments of the premium tax credits.

Source: FFM data



Kentucky

ARP subsidies gave consumers more purchasing power to pick a plan with lower out-of-pocket costs. In Kentucky, consumers choosing gold plans increased almost by 20% in 2022.

Source: Kentucky Health Benefit Exchange



Vermont

The ARP cut the average net premium for Vermonters in half (55% reduction). Without ARP, Vermonters receiving premium assistance will see their health insurance bill more than double for 2023. Source: VT Health Connect



Georgia

In Atlanta, a 40-year-old single person making \$19,000/year is now enrolled in a plan that is designed to cover 94% of their healthcare costs with no premium after advance payments of the premium tax credits. If the ARP expires, they would need to pay nearly \$70 per month net premium, or downgrade to a less generous plan, such as one with a \$7,000 deductible to continue having Marketplace coverage with no net premium.

Source: FFM data



Oregon

In Coos County, a single person with an annual income of \$29,000 could not afford to purchase coverage until ARP lowered the premium from \$157 to \$49 per month.

Source: Oregon Health Insurance Marketplace



Nevada

A family of 5 in Elko County, with a household income over 400% of the federal poverty level (FPL) had their net premium decrease from \$3,618 to \$484 per month under the ARP.

Source: Nevada Health Link



Michigan

Without ARP a family of four in Detroit will see its net premium more than double in 2023. Source: FFM data



Texas

Under ARP, a 60-year-old couple in Galveston are enrolled in a gold level plan for just under \$500/month net premium. Without enhanced ARP subsidies, the same coverage would cost over \$1,750 per month after advance payments of the premium tax credits — a 350% increase.

Source: FFM data



Rhode Island

In Rhode Island, subsidized consumers switched to plans with lower cost-sharing. Enrollment in gold plans increased by almost 16% in 2022. Platinum plan enrollment nearly doubled to cover 1.5% of all subsidized enrollees.

Source: HealthSource RI



Colorado

In Mesa County, financial assistance under ARP led to a 23% enrollment increase between 2021 and 2022 and an average 28% decrease in net premiums. If ARP expires, annual premium spending is estimated to increase for Coloradans ages 55+ by 47%.

Source: Connect for Health Colorado



Pennsylvania

In Crawford County, a couple with one child with an annual household income above 400% of the FPL was uninsured and the diabetic mom was forced to ration her insulin. Under ARP they became eligible for federal subsidies and enrolled in a \$0 per month net premium plan.

Source: Pennie

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