

# The Threat to Health Insurance in Pennsylvania

Medicaid serves more than 3 million Pennsylvanians.

2 million adults

1.4M children

400k seniors

\* In PA, Medicaid is called "Medical Assistance" and covers the CHIP program and insurance plans, including Keystone First, HealthPartners, AmeriHealth Caritas, and UPMC For You.

*The Medicaid expansion, under the Affordable Care Act (ACA), currently insures 750,000 Pennsylvanians.*

Since 2015, more than 2.5 million Pennsylvanians have gained coverage through Medicaid expansion, cutting the state's uninsured rate nearly in half.

496,691 Pennsylvanians are insured through Pennie, the Pennsylvania ACA Exchange.

*This is a 38% increase since 2021, a result of an expansion of the Premium Tax Credit during the pandemic, which was extended through the end of 2025 by the Inflation Reduction Act.*

This enhanced PTC increased the amount of financial assistance provided to already eligible ACA Marketplace enrollees.

This cut health care costs in HALF for people making at or below 400% of the Federal Poverty Line (FPL). Families with incomes less than 150% of the FPL pay no premiums.

This enhanced PTC expanded who qualifies, allowing middle-income families above 400% of the Federal Poverty Line (FPL) to receive tax credits.

This cut the cost for many who get coverage through the Marketplace, reducing the share of their income they have to spend on health insurance.

*The Premium Tax Credit (PTC) is a refundable credit that reduces the cost of health insurance for ACA Marketplace plans, based on income.*

# What Medicaid Cuts Will Mean to Pennsylvania

The One Big Beautiful Bill Act (OBBBA) will make deep cuts to Medicaid coverage, mostly by instituting unnecessary and burdensome work reporting requirements and frequent redetermination of eligibility.

**The OBBBA will lead to between 375,000 and 576,000 people losing Medicaid coverage in Pennsylvania.**

## If Action Is Not Taken to Extend the Enhanced Premium Tax Credits...

- As many as 270,000 Pennsylvanians will lose the health insurance they currently get through Pennie.
- The cost of health insurance will skyrocket — for EVERYONE. Premiums will increase by an average of 102%, with many paying double, triple, or even quadruple as much.

Single person earning between \$29k and \$36.5k



Cost of insurance would go up by approx. \$1,296

Single parent earning \$60k in annual income



Cost of insurance would go up by approx. \$2,466

Family of four with \$78k in annual income

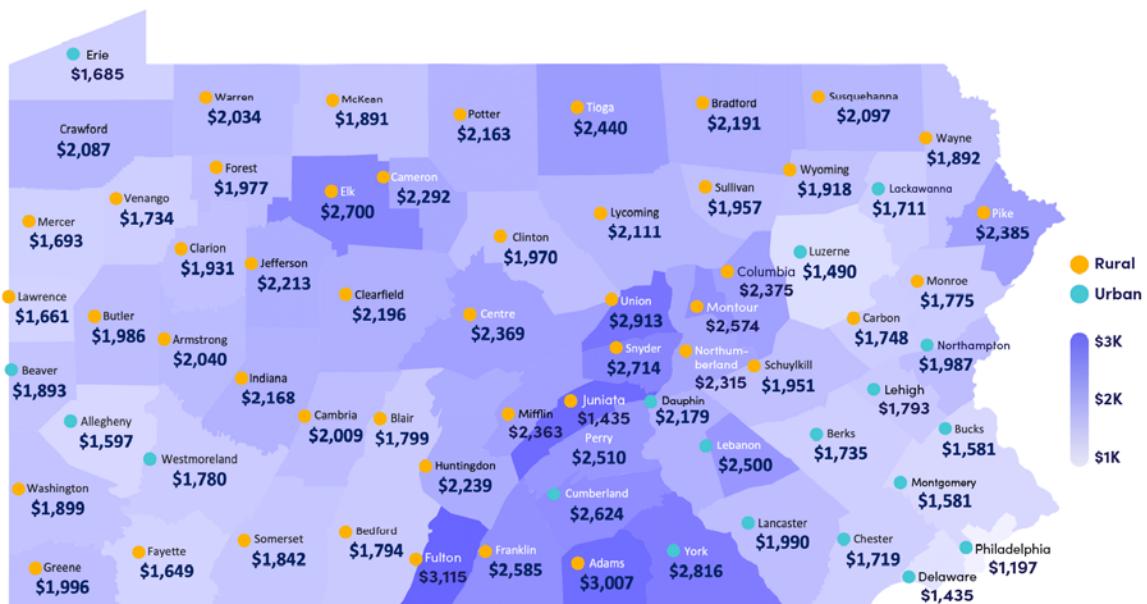


Cost of insurance would go up by approx. \$6,492

A senior couple with \$82k annual combined income



Cost of insurance would go up by approx. \$28.7k



Health insurance premiums will go up everywhere—but, as this map of the average increase in monthly premium by county shows, they will jump more in rural areas where there are fewer health insurance options.