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

**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

**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

**Michigan**
Without ARP a family of four in Detroit will see its net premium more than double in 2023.

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

**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

**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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