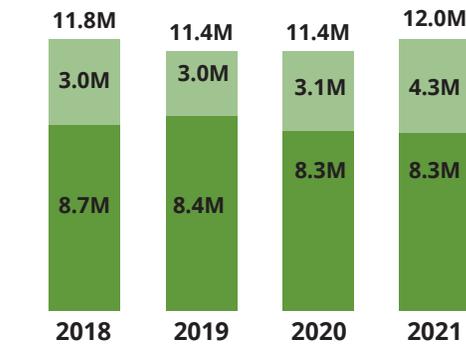


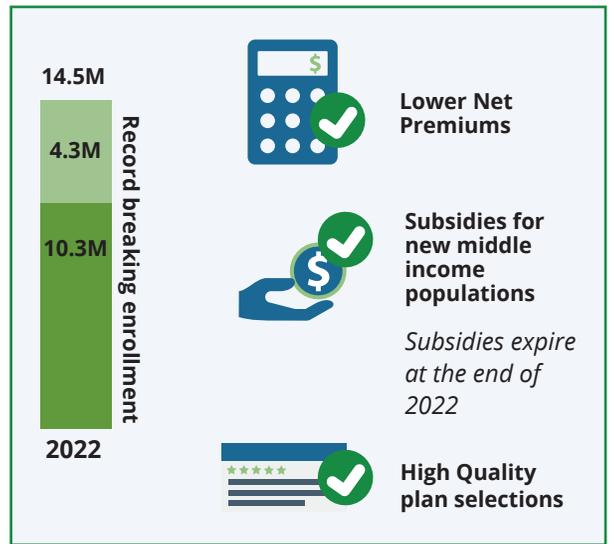
# Thanks to the American Rescue Plan Act the Affordable Care Act (ACA) is the *strongest it has ever been.*

## Background

Thanks to President Biden's robust investments through the American Rescue Plan (ARP) – Marketplace plans were more affordable than ever, contributing to a **record-breaking 14.5 million consumers nationwide signing up for health care coverage** – a 21 percent increase from last year.



\*Figure 1 in 2022 OE report



HealthCare.gov States    State-based Marketplaces

"I went back to college right when I had to get off my dad's health insurance, so the new law came at a really great time. **For \$14 a month after subsidies my plan covers my meds, doctor's visits, vision and dental.**"

– Steven (Savannah, GA)

"I wish people knew how easy it was to get health coverage. This new law has made it so affordable. **I'm only paying \$52 a month, but there are quality plans for even less.**"

– Taylor (Indianapolis, IN)

"The enhanced funding that was provided by **the American Rescue Plan Act for ACA health insurance subsidies literally saved my life.** I'm insulin dependent and I was so afraid that being uninsured was eventually going to make my husband a widower and leave my baby without a mother. Everything changed in 2021 though, and because income limits and subsidies were both increased for ACA health plans via the American Rescue Plan Act, affordable health insurance was finally available to us."

–Alison from Meadville, PA

## More accessible and more affordable coverage

Saved an average **\$59 per month per member**  
*With ARP subsidy expansion*

**53% More**  
*Without ARP subsidy expansion*



## More savings

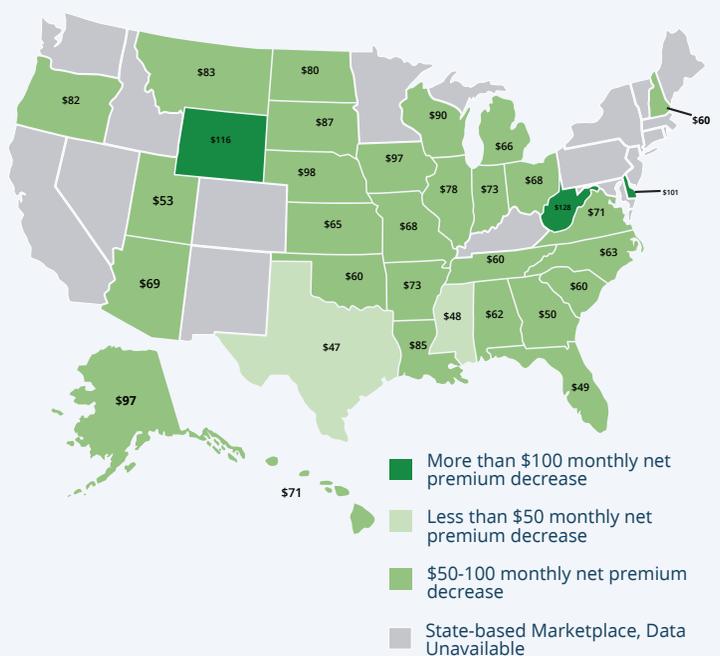
Across the 33 Marketplaces that use the HealthCare.gov platform in 2022, individual **consumers saved an average of \$47 - \$128 per month**, and would have paid between 28% – 132% more for coverage if the ARP subsidy expansion had not been in effect. State-based Marketplaces saw similar consumer savings with some reporting individual consumer savings of \$66 - \$120 per month, depending on the consumers income level.



Nationwide, **2.8 million more consumers** received tax credits in 2022 compared to 2021, helping families keep more money in their pockets.



During the 2022 Open Enrollment Period, **28% of all enrollees selected coverage for \$10 or less** after subsidies.



This product was produced at U.S. taxpayer expense.



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