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.

More accessible and more affordable coverage

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

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.

MORE TAX CREDITS

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

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.

**Figure 1 in 2022 OE report**

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