



CHA has long supported accessible and affordable health care for everyone. Rooted in Catholic social teaching and values, we believe that health care is a basic human right. Congress has an opportunity to ensure that health care continues to be affordable for the 24 million Americans who purchase their individual health insurance through the health insurance marketplaces. The Affordable Care Act (ACA) made premium tax credits available to low and middle income families and individuals, enabling them to purchase health

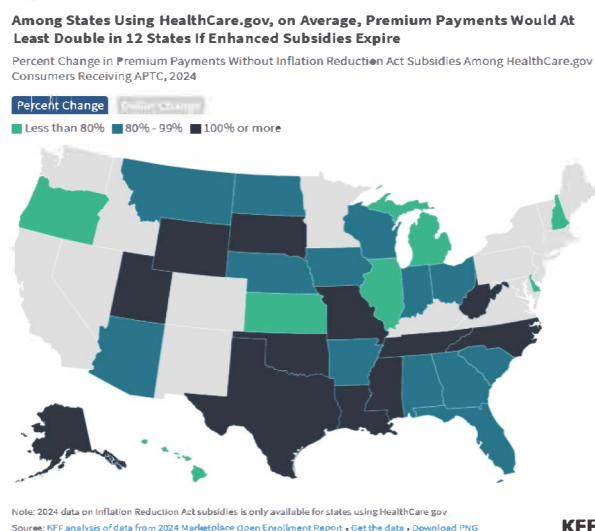
**Did You Know?**

- **More than 4.2 million people** could

Without congressional action, the **premium tax credits will expire at the end of 2025**. American families will see a significant increase in health care premiums, putting coverage out of reach for millions.

**Extend the Affordable Care Act's (ACA) enhanced advance premium tax credits (APTC).**

- Loss of the APTC would lead to nearly 13 million people experiencing a disruption in health insurance coverage and more than 4 million people becoming uninsured by 2035.
- The expiration of the APTC would disproportionately affect those in rural areas. In 34 states, rural residents' premiums exceed those in urban areas resulting in premiums that are 10% higher. The APTC are designed to reduce this burden.
- Loss of coverage would put additional stress on local health care providers as they face more uncompensated care and bad debt. KNG Health Consulting found that allowing the APTC to expire would result in a \$28 billion reduction in hospital revenue over 10 years.



## CALCULATE HOW MUCH HEALTH PREMIUMS COULD INCREASE IN YOUR COMMUNITY

