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## End of Enhanced ACA Subsidies

The Affordable Care Act (ACA) created a federally financed subsidy, known as the premium tax credit (PTC), to help eligible individuals and families with low to moderate incomes afford health insurance purchased through an Exchange. During the COVID-19 pandemic, Congress temporarily enhanced the PTC by eliminating the income cap for eligibility and increasing the subsidy amount for all income brackets. According to a Congressional Research Service report, the number of Exchange enrollees receiving subsidized coverage rose from 9.2 million in 2020 (before the PTC enhancements) to 19.3 million in 2024.

The enhanced PTC is scheduled to expire at the end of 2025. When the enhanced subsidies expire, individuals and families with incomes above 400% of the federal poverty level will no longer be eligible for PTCs. Also, for individuals still eligible for PTCs, the amount will be smaller compared to the enhanced credits.

Unless extended by Congress, the subsidy enhancements will expire at the end of 2025. The spending bill enacted by Congress to end the government shutdown did not extend the enhancements. Although the Senate has agreed to vote on the enhanced PTC, its future remains uncertain.

## How to Prepare for a Primary Care Visit

Most insurance plans cover preventive care visits, making them a valuable opportunity to stay proactive about your health. A little planning goes a long way in making your visit more productive and empowering you to take charge of your long-term wellness. Consider the following tips to help you prepare for your primary care visit:

- Review your health insurance coverage.
- Update your personal and family medical history.
- List current medications and supplements.
- Track new symptoms or health changes.
- Bring questions or concerns.
- Be open and honest about your daily habits, including diet, exercise, alcohol use and tobacco consumption.
- Check for required forms or previsit tasks.

## What Is a Premium?

A health insurance premium is the amount you must pay to keep your health insurance policy active. In return for your premium payment, your health plan covers part of your health care expenses, as outlined in your health insurance policy. You must pay your premium to keep coverage active, regardless of whether you use it or not.

Most people pay their premiums monthly, but payments may be due quarterly or annually. If your employer provides health insurance, your premiums will typically be taken directly out of your paycheck. For example, \$100 may be deducted from each paycheck to pay your health insurance premium. Alternatively, if you've purchased health insurance individually, you will be responsible for arranging these payments yourself.

The premium is usually the first cost you see and consider when selecting a health plan, but it's important to also factor in other costs like copays, deductibles, coinsurance and out-of-pocket maximums. Health insurance plans with higher premiums typically have lower out-of-pocket expenses and deductibles. As such, if you expect to have high medical expenses for the year, it could be more cost-effective to choose a health care plan that has higher monthly premiums and fewer out-of-pocket expenses.