

# Protecting Your Book:

## What brokers should know about the future of ePTCs

Government Affairs & Sales

August 26, 2025

The webinar will begin at 10:30am ET

# Disclaimer:

The information provided in this webinar is for general information purposes and is not intended to be a substitute for either professional legal or financial advice. It is not meant as a professional legal opinion and should not be taken as a course of action without consulting with an attorney. Due to potential changing regulations, the content and examples referenced in this material are subject to revision.

# Our Presenters

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# Agenda

- 01 Latest Education & Training Materials
- 02 Potential Expiration of Enhanced Premium Tax Credits (ePTCs)
- 03 Broker Portal Enhancements
- 04 Intro to Plan Mapping Strategies & How to Learn More

# Latest Education & Training Materials

The [Guide](#) breaks down complexities of the final rule into clear, actionable insights for you and your members

Watch demonstrations of new Broker  
Portal features and view on-demand  
webinar recordings

Quick deep-dives into key provisions  
– including helpful visuals, timelines,  
and member examples

# Regulatory Update

# Potential Expiration of Enhanced Premium Tax Credits



# Enhanced Premium Tax Credits (ePTCs) make ACA Plans Significantly More Affordable

- The American Rescue Plan Act (ARPA) expanded eligibility for APTC beyond that of the original ACA for Plan Years 2021 and 2022. The **Inflation Reduction Act (IRA)** extended this expanded eligibility for Plan Years 2023 through 2025.
- The enhanced ACA tax credits schedule increases tax credits across the board:
  - It extends them for the first time to people with incomes over 400% of the federal poverty level (FPL) by **capping premium contributions at 8.5% of income** - ending the previous “subsidy cliff” after 400% FPL.
  - It also guarantees **access to a plan with a zero dollar premium payment for people with incomes between 100-150% of poverty.**
- The tax credits are currently slated to expire **December 31, 2025, unless Congress takes action.**

# Comparison of ACA vs. ARPA Enhanced Subsidies

**Table 1:** Percent of Income Paid for Marketplace Benchmark Silver Premium, by Income

INCOME (% of poverty)	AFFORDABLE CARE ACT (before legislative change)	ARPA (current law 2021-2025)
Under 100%	Not eligible for subsidies*	Not eligible for subsidies**
100% – 138%	2.07%	0.0%
138% – 150%	3.10% – 4.14%	0.0%
150% – 200%	4.14% – 6.52%	0.0% – 2.0%
200% – 250%	6.52% – 8.33%	2.0% – 4.0%
250% – 300%	8.33% – 9.83%	4.0% – 6.0%
300% – 400%	9.83%	6.0% – 8.5%
Over 400%	Not eligible for subsidies	8.5%

NOTES: \*Lawfully present immigrants whose household incomes are below 100% FPL and are not otherwise eligible for Medicaid are eligible for tax subsidies through the Marketplace if they meet all other eligibility requirements.

\*\*In the ARPA, lawfully present immigrants in states that have not expanded Medicaid would continue to be eligible for marketplace subsidies. In addition, people receiving Unemployment Insurance (UI) are treated as though their income is no more than 133% of poverty for the purposes of the premium tax credit. This could extend premium tax credits to some individuals with incomes below poverty.

# Comparison of ACA vs. ARPA Enhanced Subsidies

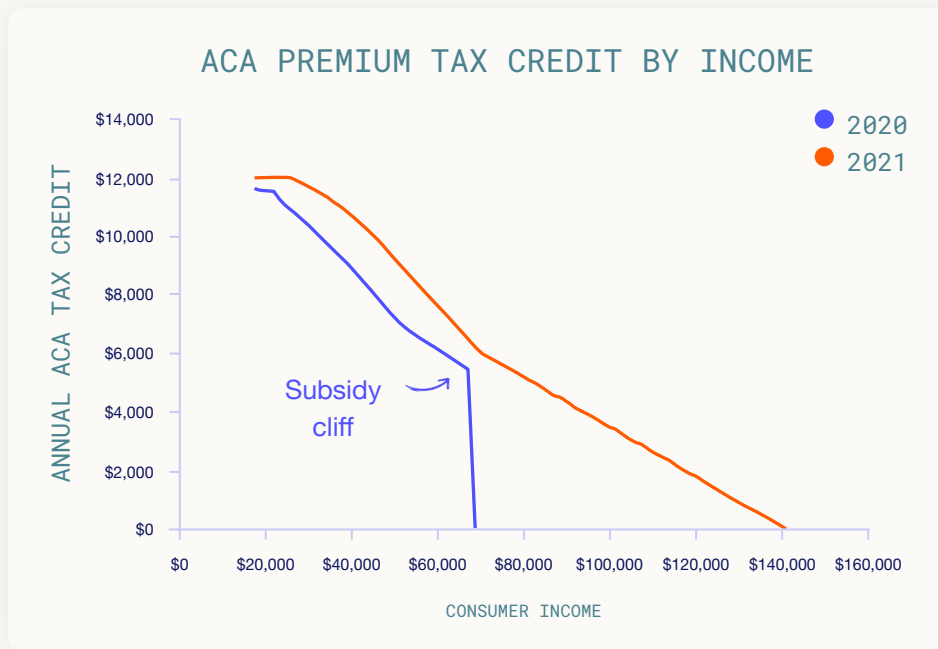
## 2020 (Pre-ARPA) tax credit schedule

**focuses more on ensuring affordability for low income consumers.**

It creates a subsidy cliff, where if a consumer makes above 400% FPL, they receive \$0 in subsidies.

**2021 (ARPA) tax credit schedule improves affordability for consumers across the board, including increasing generosity for the lowest income.**

Ends the subsidy cliff to provide working Americans with a premium that is affordable relative to their income.



**90%  
increase**

in average Net  
Premiums per enrollee  
receiving enhanced tax  
credits (\$100 per enrollee  
per month or \$1,200  
annually)

**4-5M**

Nationally projected  
to become uninsured

**7M**

Fewer enrollees  
by 2027

**+5.9%**

Average morbidity  
of population

**Premiums will rise  
disproportionately**

Republican state and rural  
constituents will see higher  
premiums and potentially  
increased uninsured rates



# Find out the impact on your book of business

Leverage the *Keep Americans Covered* Tax Credit Comparison Calculator to compare premium tax credits for specific incomes and household sizes by:

**Zip code**

**Congressional district**

**State average**

Visit the calculator and map:

[calculator.americanscovered.org](https://calculator.americanscovered.org)



Example is for zip code 33186, ~200% FPL, 35 year old

# How Brokers Can Help

## Where we stand today: Options to renew enhanced tax credits

### CONGRESSIONAL VEHICLES TO RENEW<sup>1</sup>

JULY

AUG

SEP

OCT

NOV

DEC

#### One Big Beautiful Bill (Reconciliation Bill)

Signed into law,  
renewal was  
**NOT included**

#### Continuing resolution

**Government must pass a funding bill by 9/30/25 to continue to fund the government (and avoid a shutdown).** ePTC could be included among other health policies that need to be extended.

#### Another “must-pass” bill<sup>2</sup>

**ePTC renewal could also be achieved in another bill.** The best likelihood would be another package that is deemed a “must pass” for spending or policy priorities to increase the chances of inclusion.

# Take Action Today: Sign a letter urging your lawmakers to support enhanced tax credits extension in the 9/30 funding bill

3 actions you can take to  
make your voice heard

1

Sign the pre-written [letter](#), urging lawmakers to support ePTC extension


2

Share the [letter](#) with other brokers to multiply the impact

3

Call your lawmakers to underscore the impact of the ePTCs and need for extension ([Find your lawmaker here](#))





### Tell Congress: Keep Healthcare Affordable

Since the passage of enhanced premium tax credits under the Affordable Care Act, more Americans than ever have been able to afford quality healthcare coverage. But these critical savings are set to expire on January 1st, unless lawmakers step in.

Take one minute to tell your lawmaker to protect affordable care and extend these tax credits in the September funding bill.

Dear [Lawmaker],

As your constituent and someone who helps Americans find affordable health care coverage, I'm urging you to protect the enhanced premium tax credits that have helped millions of people access and afford coverage under the Affordable Care Act. With the open enrollment period fast approaching, the time to act is now. If Congress fails to extend this

Prefix  First Name  Last Name

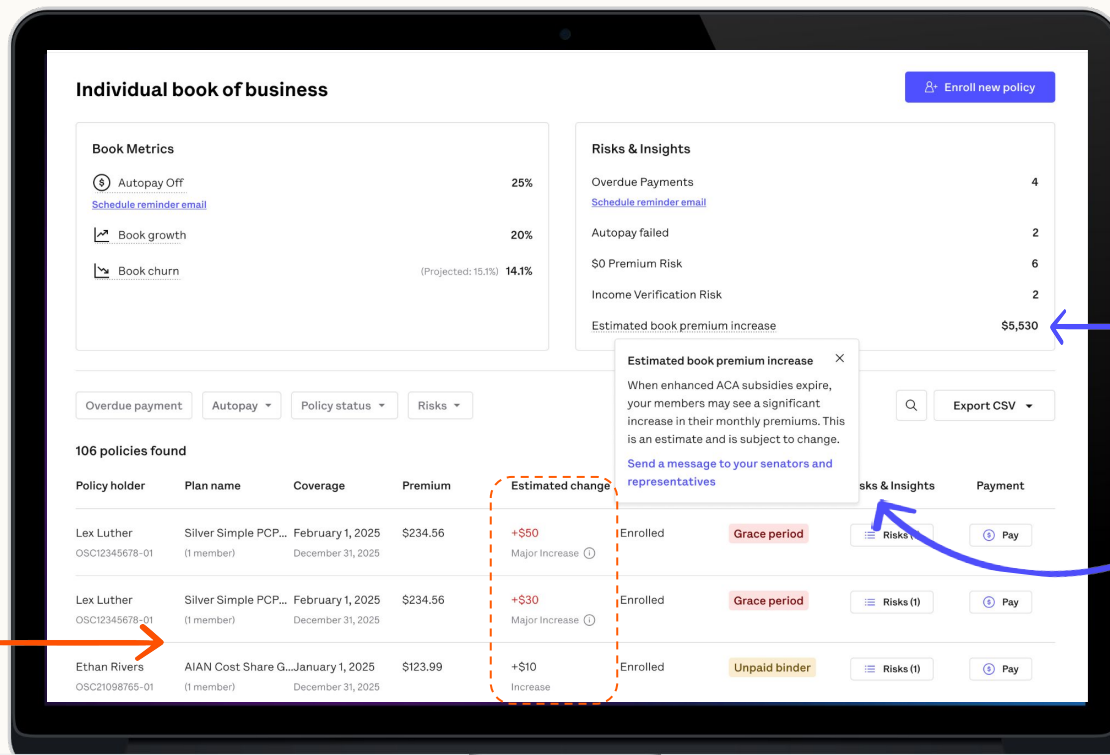
Email  Phone





# Broker Portal Enhancements

# Understanding the impact of ePTC expiration on your book



View estimated premium increase for each member

View total estimated book premium increase (monthly)

Reach out to your representative

# Introduction to Plan Mapping Strategies & How to Learn More

# Helping members find the right plan

**Expiring enhanced tax credits leads to members facing challenging rate increases – but they have options**



## Things to consider

**Healthcare needs:** Condition management, consistent utilization, etc.

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**Budget:** Are clients more or less comfortable with upfront premium costs for peace of mind?

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**Available plan choices**

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Oscar offers a comprehensive portfolio, including a lower cost Gold option in some markets

# How to Learn More: Attend our Open Enrollment readiness webinars

**Oscar will host a series of webinars to prepare brokers for OE and highlight market-level updates**

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**Attend our first webinar:**  
Getting Started with Oscar  
Thursday, September 18th at 11:00am ET

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**Keep an eye out for webinar announcements from Oscar to make sure you stay ahead this OE!**



# Thank you!