Enhanced Premium Tax Credits are Expiring

Increased savings that helped drive access to affordable health insurance are coming to an end

- ePTC established under the American Rescue Plan and renewed under the Inflation Reduction Act expire 12/31/25 without Congressional action
  - APTC will return to pre-Covid levels
  - Return of the "400% FPL Cliff"

Federal Change – Policy Expiration

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What Has The ePTC Meant for C4HCO Customers?

Customers in Denver County

- Average Monthly Subsidy - $406
- Average Monthly Premium After Subsidy - $122
- Subsidies Covered **77%** of Premiums for the Average Customer
- Average Annual Premium Savings Per Enrollee - **$4,877**
- Number of customers - 35,568

Customers in Mesa County

- Average Monthly Subsidy - $466
- Average Monthly Premium After Subsidy - $152
- Subsidies Covered **75%** of Premiums for the Average Customer
- Average Annual Premium Savings Per Enrollee - **$5,592**
- Number of Customers – 7,618

Real Impact: Larimer County Couple Without ePTC:*

Couple earns $81,761/year (just over the 400% FPL)

Monthly premium will jump from **$186** to **$1,641**

Annual cost increases by **$18,460** (a **780% increase**)

The cost of premiums is expected to rise from 8.5% of household income to 22.6% of household income.

Does not reflect preliminary rate increases for PY26

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Federal Change – Policy Expiration

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Key Findings

Premiums Surge

- Financially assisted customers are set to experience a **174%** increase in their monthly premiums.
  - **104%** for all customers.

- For rural customers this represents a **$225/month** in net premiums, nearly **$2,700/year**.
  - For urban customers nearly **$2,300/year**.

Coverage Declines

- Nearly **17%** of financially assisted customers will no longer be eligible for financial assistance.

- A projected **78,000** customers will drop coverage.

Funding at Risk

- A potential loss of **$230** million in federal funds due to expiring of ePTC.

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Net Premium Increases by County without Enhanced Subsidies

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Net Premium Increases for Financially Assisted Customers

Moffat
221%

Logan
274%

Denver
164%

Montrose
344%

Pueblo
214%

Las Animas
254%

% Increase
100%   300% +