

Loss of Enhanced Premium Tax Credits

H.R. 1 made changes to health care programs and did not extend enhanced PTCs. Without action from Congress, Oregonians at low-to-moderate income levels will pay more for coverage and care starting in January 2026.



The Affordable Care Act currently covers 24.2 million¹ people in the United States. Nearly 140,000 people are covered by the Oregon Marketplace.



Marketplace coverage is an affordable option to many due to premium tax credits (PTCs) that help individuals and families pay their premiums. More than 111,000 Oregonians were able to access this financial help to lower their monthly premiums for private health insurance.



Since 2021, eligibility for PTCs were expanded. These enhanced PTCs expire at the end of 2025, unless Congress acts to extend them. Starting in 2026, Marketplace coverage will become unaffordable for most people. Thousands of Marketplace enrollees in Oregon could pay an average of \$127 - \$456 more per month, depending on their income level.

Tens of thousands of people in Oregon would lose financial help

Nearly 35,000 people enrolled through the Marketplace in Oregon have incomes at 400 percent of the federal poverty level (FPL) or higher. These Oregonians with higher incomes have been able to get financial help since 2021 and they would no longer qualify for help with monthly premiums or out-of-pocket costs in 2026.

¹Centers for Medicare & Medicare Services. (2025, January 17). Marketplace 2025 Open Enrollment Period Report: National snapshot. CMS.gov. <https://orhim.info/4n8wyGi>



Shae (60 years old) and her spouse (64 years old)
from Hermiston will pay

\$25,438

more per year in premiums without
Enhanced PTCs on most plans.

\$960



average loss in premium tax credits for people in Oregon who received them in 2025.



Impact of the Loss of Enhanced PTCs

Annual Premiums After PTCs are Applied

Premiums differ based on age and county. The loss of enhanced PTCs would impact younger, low-income urban enrollees and older, rural enrollees with moderate incomes. In the chart below you will find annual premium impacts for both individual enrollees and couples.

		Silver Plan Premiums	Increase in Annual Premiums with PTCs
 <p>Casey (32) Portland \$35,213 per year (225% FPL)</p>	With Enhanced PTCs	\$1,056	<p>Casey will pay \$1,592 more per year in premiums without Enhanced PTCs on most plans.</p>
	Without Enhanced PTCs	\$2,648	
 <p>Mateo (41) (Married, one child) Springfield \$79,950 per year (300% FPL)</p>	With Enhanced PTCs	\$4,797	<p>Mateo will pay \$2,091 more per year in premiums without Enhanced PTCs on most plans.</p>
	Without Enhanced PTCs	\$6,888	
 <p>Dyani (52) Spouse (54) Klamath Falls \$74,025 per year (350% FPL)</p>	With Enhanced PTCs	\$5,366	<p>Dyani and their spouse will pay \$2,007 more per year in premiums without Enhanced PTCs on most plans.</p>
	Without Enhanced PTCs	\$7,373	
 <p>Shae (60) Spouse (64) Hermiston \$95,175 per year (450% FPL)</p>	With Enhanced PTCs	\$8,090	<p>Shae and her spouse will pay \$25,438 more per year in premiums without Enhanced PTCs on most plans.</p>
	Without Enhanced PTCs	\$33,528	

Who Will Lose Premium Tax Credits?

More than 111,000 will see increased monthly premiums in 2026. The chart below shows the individuals enrolled in the Marketplace in 2025 by county who will lose all financial assistance in 2026.

County Name	Total Number of Individuals Enrolled	Number that will lose premium tax credits*	County Name	Total Number of Individuals Enrolled	Number that will lose premium tax credits*
Baker	552	100	Lake	209	28
Benton	2,629	752	Lane	11,804	2,637
Clackamas	16,170	4,201	Lincoln	1,888	509
Clatsop	1,414	370	Linn	3,029	590
Columbia	1,225	263	Malheur	605	110
Coos	1,767	388	Marion	7,867	1,626
Crook	922	233	Morrow	167	45
Curry	843	193	Multnomah	32,361	8,212
Deschutes	12,202	3,750	Polk	2,216	503
Douglas	2,640	544	Sherman	76	14
Gilliam	66	*	Tillamook	1,020	270
Grant	165	27	Umatilla	1,530	343
Harney	209	35	Union	923	243
Hood River	1,258	450	Wallowa	377	96
Jackson	7,095	1,836	Wasco	725	187
Jefferson	571	103	Washington	17,730	4,588
Josephine	2,621	574	Wheeler	68	*
Klamath	1,718	371	Yamhill	3,026	761

*Number of individuals at or above 400 percent of the federal poverty level.

Questions?

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