

Rick Abrams: Time is running out to preserve an important health care affordability program

Posted on Wednesday, Aug 3, 2022

The column below reflects the views of the author, and these opinions are neither endorsed nor supported by WisOpinion.com.

Nearly 52,000 uninsured Wisconsinites are now eligible for lower health insurance premiums thanks to the American Rescue Plan Act of 2021 (ARPA) and its expanded tax credits that apply to plans available on the marketplace. As Chief Executive Officer of the [Wisconsin Health Care Association](#), I see firsthand how critical it is to have effective federal programs that improve the overall public health of our state. In addition to its impact on care in Wisconsin, the American Rescue Plan Act expanded access to affordable health care to [nearly six million more](#) Americans across the country.

Every American deserves stable health insurance options that ensure affordable coverage. This was the message that leading American health care groups voiced [in a recent letter](#) to our leaders in Washington. These organizations delivered the right message and lawmakers should heed their call to preserve ARPA's tax credits that help more Americans than ever find plans that fit their budgets.

However, this incredible program — and what it has meant for tens of thousands of Wisconsinites — is in danger of vanishing. That's because the very tax credits that have put health care coverage within reach for so many people are set to expire at the end of this year. Unless Congress takes action to make the program permanent, countless Americans in our state and across the country would face a myriad of crushing challenges, from constrained family budgets to negative health outcomes.

>> WisPolitics is now on the State Affairs network. Get custom keyword notifications, bill tracking and all WisPolitics content. [Get the app or access via desktop.](#)

Since the passage of ARPA, a record-breaking [13 million Americans](#) have used the resulting tax credits to enroll in marketplace health insurance coverage for 2022. This is a staggering number, and it illustrates an urgent reality: these subsidies have made health insurance accessible to an historic number of Americans and helped to bridge the coverage gap at a time when having affordable health care has never been more important. Just look at our state, where over [212,000 Wisconsinites](#) signed up for marketplace plans for this year, which is up 11 percent since the ARPA tax credits were put into place.

If these tax credits were to disappear at the end of the year, millions of Americans will lose their coverage simply because they can no longer afford their premiums. And Wisconsin would be among the states hit hardest. In fact, health insurance costs here would increase by an average of [56 percent per person](#) — or \$1,080 a year — according to a study conducted by Families USA. For people struggling to put food on the table or feeling sticker shock at the gas pump, this rising expense could be detrimental.

Congress has the power to avoid this harmful path, though. Lawmakers must make the subsidies permanent and move us closer to a future where every American has access to affordable health care. As we continue to manage the COVID-19 pandemic and work to address the longstanding health inequities it exacerbated, the loss of coverage by people who need it most would unnecessarily reverse the progress we have made so far.

According to a 2021 [Gallup poll](#), roughly one-third of Americans are deferring seeking health care treatments because costs are too high. This percentage would undoubtedly grow much larger if enrollees nationwide see their premiums [double](#) and are forced to pay an additional [\\$50 per month](#) or \$600 per year on average.

For more than 70 years, the Wisconsin Health Care Association has worked to improve post-acute health care across the state, and we believe Wisconsinites deserve affordable care throughout every stage of their lives. However, without insurance, long-term and end-of-life care is out of reach for many individuals. ARPA health insurance premium subsidies are also crucial in enabling our sector to retain and grow our workforce. Helping Americans stay healthy is our primary goal, one that we know Senator Tammy Baldwin shares. That's why we have written her and asked her to help push Congress to make the ARPA tax credits permanent before lawmakers leave Washington for the August recess.

The health insurance premium subsidies help people across income brackets and expand access to critical health care. Accordingly, we ask Wisconsin's Congressional delegation and their U.S. Senate and House colleagues to step up for Wisconsin families and millions of Americans who are relying on this vital program to continue to get affordable coverage. We must get this done now — time is running out.

Rick Abrams serves as the Chief Executive Officer of the Wisconsin Health Care Association/Wisconsin Center for Assisted Living.