

WisDems: ICYMI: Wisconsin residents are paying higher insurance premiums without ACA subsidies

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MADISON, Wis. — Yesterday, [new reporting](#) came out detailing how Wisconsinites are paying higher insurance premiums, thanks in part to WI-03 Rep. Derrick Van Orden, who refused to continue funding ACA subsidies before they expired. Van Orden [still calls for the complete repeal of the ACA](#) on his campaign website.

Wisconsin Independent: [Wisconsin residents are paying higher insurance premiums without ACA subsidies](#)

By: Jonah Beleckis | 2/11/26

Nathaniel Lentz is proud to live independently.

In November, he moved out of his parent's place and now resides in Oregon, a Madison suburb. He lives with a disability and works for the Arc-Dane County, a disability rights advocacy group.

Lentz said he's frugal: Groceries and rent, that's basically it. And before enhanced Affordable Care Act tax credits expired at the end of last year, he was paying less than \$5 per month for his health insurance.

That figure jumped to \$581 at the start of the year, he said. That added stress. He lives within his means, but there isn't enough wiggle room to absorb that kind of cost each month. He wondered if he needed to find a different home or ask others for money.

"I would be very upset, because I know how to budget," he told the Wisconsin Independent. "It'd be very, very, just, awkward. I wouldn't feel good about myself,

actually, if my parents had to help me out again.”

Tax credits that helped people afford health insurance premiums for policies purchased under the Affordable Care Act were made available to more people under the American Rescue Plan Act of 2021, passed in response to the COVID-19 pandemic, and were extended by the Inflation Reduction Act of 2022. Those enhanced subsidies expired at the end of 2025, after Republicans in Congress voted against legislation that would have extended them.

The U.S. House passed a bill last month that would extend the subsidies for three years. Enough Republicans joined Democrats to pass the bill, but there has been no action on it in the Senate.

Wisconsin GOP Rep. Derrick Van Orden, who is running for reelection in what is expected to be the state’s tightest congressional race, is one of the Republicans who voted for the bill, although, he voted one day before to block Democrats’ attempt to bring it to a vote on the House floor.

Van Orden has long spoken out against the Affordable Care Act, and he said in a news release that his vote for the bill was required “because Democrats refuse to take responsibility for their failures.”

[...]

The Democratic Party of Wisconsin said Van Orden’s vote was “a desperate attempt to save his reelection campaign.”

“Our work is just beginning and Van Orden already has his tail between his legs,” party spokesperson Philip Shulman said in a news release. “Maybe he forgot he still lists repealing the ACA as a goal on his campaign website, but we won’t let voters forget and they will fire him for it in November.”

Lentz might have a way out of his problem: He said he might soon get a job that provides health insurance. But even if he doesn’t have to worry about health insurance costs, he said other expenses, such as groceries, also concern him.

“It’s not just health insurance. It’s everything,” he said. “It’s not like the American dream anymore.”

Fewer people in Wisconsin signed up for the Affordable Care Act this year than last,

according to the Centers for Medicare and Medicaid Services.

After seeing how expensive health insurance would be without the subsidies, Eddie Phanichkul of Milwaukee decided to go uninsured. He's a single father whose daughter is eligible to be on BadgerCare. Previously, he said, he was paying \$560 to cover himself and his daughter with an ACA policy. When he shopped for plans a few months ago, the prices had jumped to over \$1,100, he said.

Phanichkul, who is the membership secretary for the Democratic Party of Milwaukee County, said the health insurance system keeps breaking, and it seems like Democrats are the only ones who want to fix it. He said the Affordable Care Act and the pandemic-era subsidies were at least steps in the right direction. But he wants Congress to take action now.

"This kind of thing happens a lot, and we're not getting anything done. And I really wish we could just get it done," he said. "For everybody's sake, quit kicking the ball back and forth. It's a bipartisan issue, but it's just not happening."