



Enhanced Subsidies Help Connecticut Residents Afford Health Insurance

The American Rescue Plan Act (ARPA) and Inflation Reduction Act (IRA) made health insurance coverage more affordable and accessible for many Connecticut residents. The enhanced subsidies included in the federal legislation are set to expire after Plan Year 2025. Connecticut residents can expect to pay more for their healthcare coverage if the enhanced subsidies are not extended and the uninsured rate would likely increase, leaving many residents without healthcare coverage.

The impact of the enhanced subsidies has been significant. Access Health CT enrolled a record number of Connecticut residents in Qualified Health Plans (QHPs) during Plan Year 2025. More Connecticut residents qualified for financial help than ever before.

If the enhanced subsidies are not extended, it will impact everyone. Without affordable health insurance, many will choose to go uninsured. The insured population will include those that need more care, which will drive up claims. And when claims increase, premiums increase for everyone. Furthermore, hospitals will continue to treat those who are uninsured and unable to pay, further increasing uncompensated hospital costs, that are then passed along to consumers. Access Health CT is asking the delegation in Washington, D.C. to advocate for extending the subsidies.

Statewide impact of the enhanced subsidies during Plan Year 2025:

- 90% Connecticut residents enrolled in a QHP receive financial help.
- 135,386 Connecticut residents receive enhanced subsidies per month.
- A monthly total of \$104,984,784 is provided in premium assistance to Connecticut residents.
- On average, \$1,079 is provided in premium assistance to Connecticut households per month.

If the enhanced subsidies are not extended past Plan Year 2025, Connecticut residents could expect to pay \$1,700 more on average per year for their health insurance*.

Impact of the enhanced subsidies during Plan Year 2025 in Connecticut's Fifth District:

- 91% of residents enrolled in a QHP, and living in the fifth district, receive financial help.
- 34,572 residents enrolled in a QHP, and living in the fifth district, receive enhanced subsidies per month.
- A total of \$26,919,729 is provided in financial assistance per month to residents in the fifth district.
- An average of \$1,083 is provided in financial help per month to households in the fifth district.

If the enhanced subsidies are not extended past Plan Year 2025, Connecticut residents in the fifth district could expect to pay \$1,677 more on average per year for their health insurance*.

Real-life examples of savings for Connecticut residents from the Fifth District:

Family Size	Household Income	Monthly Premium with Enhanced Subsidies	Monthly Premium without Enhanced Subsidies	Monthly Savings
1	\$ 62,000	\$ 225.31	\$ 932.31	\$ 707
2	\$ 85,000	\$ 377.90	\$1,598.90	\$1,221
4	\$175,000	\$1,365.51	\$2,821.51	\$1,456

All data as of January 2025

*assuming plan section and rates stay the same