

LETTER TO THE OHIO DELEGATION

September 18, 2025

As leaders in the Ohio health care, business and insurance industries, we are writing to request support from Ohio's congressional delegation to extend enhanced premium tax credits for health insurance, currently set to expire at the end of 2025. Allowing these tax credits to expire for 477,000 Ohioans will disproportionately harm rural citizens, small businesses and self-insured workers. It will also result in more uninsured Ohioans, higher costs for those who remain in the market, more uncompensated care through hospitals and physician offices, and smaller and less stable insurance markets.

TAX CREDITS KEY TO HEALTH CARE ACCESS FOR OHIOANS

The enhanced credits have moved the needle on access to health care for hundreds of thousands of Ohioans and have been a key to health care for our state's most vulnerable — those with annual incomes under 250% of the federal poverty level. As of 2024, 477,000 people in Ohio receive tax credits that help lower their monthly premium payments and make quality, comprehensive health insurance coverage more affordable (Century Foundation data). Of these Ohioan recipients, nearly 30% (139,058) are older Ohioans, ages 55-64 and almost 10% (44,881) are children.

Failing to extend the enhanced credits beyond the end of this year will have a major impact on the stability and affordability of state health insurance markets. The expiration of the enhanced premium tax credits would decrease financial assistance across the board for all subsidized enrollees, leading to a [more than 75%](#) increase in average out-of-pocket premium payments (KFF). For example, in Ohio:

- A 60-year-old couple earning \$82,800 a year, would face a premium increase of 224%, or by \$15,331 per year.
- A family of four — with two 45-year-old parents of 15-year-old and 10-year-old children — earning \$129,800 would experience a 69% increase, or an additional \$7,454 per year (Keep Americans Covered).

Furthermore, the average annual out-of-pocket **premium increase will be 25% higher for rural enrollees than urban ones**. This means that Ohioans in the nation's hardest hit rural counties will face increases of \$760 per year on average — with some looking at an increase of \$3,000 or more per year (Century Foundation).

Simply put, expiration of the tax credits means that coverage would no longer be affordable.

IMPACT ON SMALL BUSINESSES AND THE SELF-EMPLOYED

A healthy workforce promotes a strong and vibrant Ohio economy, and the tax credit ensures health care access for small businesses and self-insured employees. An analysis from the [Treasury Department](#) found that 3.3 million Marketplace enrollees (28% of the total) were small business owners or self-employed in 2022, and the Market has grown substantially since

then. A KFF analysis found that [38%](#) of Marketplace enrollees with incomes at 400% of poverty — the group that would lose tax credit eligibility altogether if enhanced premiums expire — are self-employed (KFF). Losing the tax credits would make insurance unaffordable for many small business employees and self-employed individuals who rely on them today.

Ohio's economy cannot thrive without a healthy workforce. Each year, the U.S. forfeits nearly \$300 billion from its GDP from costs associated with untreated mental health and substance use disorders. These staggering deficits result not only from direct costs like medical expenses, but also from **lost productivity, lost wages, reduced labor supply and decreased tax revenues** (Ohio Council white paper — National Bureau of Economic Research). Given the reliance on premium tax credits by so many employers and their employees, Ohio's workforce and economy cannot sustain the resulting negative business impacts from the expiration of the tax credits.

THE RISK OF INCREASING UNINSURED OHIOANS

Since their inception, the enhanced subsidies have resulted in increased enrollment of the healthiest cohort, ages 18 to 34. This group of enrollees is also the most likely to drop coverage due to higher out-of-pocket premiums should the enhanced subsidies end.

The loss of coverage and resulting increase in uninsured Ohioans will put considerable financial stress on hospitals, health systems, and other providers as they face more uncompensated care and bad debt. This, in turn, will make it difficult for them to maintain services in their communities.

Having health insurance is essential to leading a healthy and productive life, through:

- Preventative care, promoting better long-term outcomes.
- Financial security in case of illness or accidents.
- Access to a network of doctors and facilities.
- Regular checkups designed to catch health issues early.

Patients with serious and chronic conditions cannot afford to go without insurance that meets their health care needs. In Ohio, a significant portion of the adult population has multiple chronic conditions, with 32% of adults reporting two or more chronic diseases in 2022, a higher rate than the U.S. national average ([Ohio Department of Health](#)).

To avoid these negative outcomes for 477,000 Ohioans and Ohio's economy, we respectfully urge Ohio's congressional delegation to support extension of the enhanced premium tax credits and urge their fellow members of Congress to do the same.

Respectfully,

The Ohio Association of Health Plans
The Ohio Council of Behavioral Health & Family Services Providers
The Ohio Hospital Association
The Ohio State Medical Association