



Alabamians' health care costs will soar in 2026 if Congress doesn't act now

By Debbie Smith, Cover Alabama campaign director

The clock is ticking: Enhanced Marketplace subsidies expire this year!

The enhanced Advance Premium Tax Credits (APTCs) that have made health insurance more affordable for hundreds of thousands of Alabamians are set to expire at the end of 2025. If Congress doesn't act now, premiums for families, small business owners and people who buy their own insurance will skyrocket — forcing many to give up their high-quality health coverage and leaving many of them uninsured.

Since 2021, these expanded subsidies have helped more than 300,000 additional Alabamians enroll in coverage through the Health Insurance Marketplace (healthcare.gov) created under the Affordable Care Act. They've also helped reduce the burden of unpaid medical bills on hospitals and providers. Without action, we risk reversing this progress. Congress must act NOW to keep coverage affordable and accessible for all.

What's at stake for Alabama?

- **477,838 Alabamians** are enrolled in Marketplace coverage (as of May 2025). About **98% of these enrollees receive APTCs** to help afford their monthly premiums.
- **The average Marketplace premium in Alabama will increase by 93%**. That's nearly double the cost for working families already struggling to make ends meet.
- **130,000 Alabamians could lose health insurance** if the enhanced subsidies expire.
- This loss of health coverage would cost Alabama **\$1.14 billion in economic activity** and **10,000 jobs** in 2026.

Who would be hit the hardest?

- **Small business owners and self-employed Alabamians:** More than **65,000** receive their health coverage through the Marketplace.
- **Older adults and families with lower incomes** would bear the brunt of skyrocketing premiums. For example, a 60-year-old Alabama couple making \$82,000 would see their annual premiums for a benchmark plan increase from \$6,970 to more than \$27,267.
- Households earning as little as **\$15,650 per year for an individual** or **\$32,000 per year for a family of four** could be priced out of coverage altogether.

Congress must act NOW

Enhanced APTCs must be extended to protect affordable health coverage for hundreds of thousands of Alabamians. *Sign our petition to members of Alabama's congressional delegation to demand they extend enhanced premium tax credits.*

