

# Expiration of Enhanced Premium Tax Credits

Between September 2025 and January 2028

- QHP enrollment decreased by 2,358
- 4,568 more people were without any subsidies

| Qualified Health Plan Coverage      |                    |                    |                |
|-------------------------------------|--------------------|--------------------|----------------|
|                                     | As of<br>9/30/2025 | As of<br>1/31/2026 | Diff           |
| <b>TOTAL QHP</b>                    | <b>32,788</b>      | <b>30,430</b>      | <b>(2,358)</b> |
| State & Federal subsidy (<400% FPL) | 10,978             | 14,078             | 3,100          |
| Federal subsidy only (>400% FPL)    | 19,408             | 10,136             | (9,272)        |
| No subsidy                          | 1,648              | 6,216              | 4,568          |

Source: Health insurance coverage maps, Dept. of Vermont Health Access

## Other Impacts

- Estimated loss of federal subsidies could be \$65 million (or more) based on a technical [report](#) submitted by DVHA (January 2025)
- Loss of subsidies have resulted in increases in premiums paid by beneficiaries
- The number of uninsured in Vermont has likely increased



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## Applicable Percentage based on Household Income

| Income (% of FPL) | 2026 PTC                   | Expired 12/31/25<br>Enhanced PTC |
|-------------------|----------------------------|----------------------------------|
| 100% - 133%       | 2.1%                       | 0%                               |
| 133% - 150%       | 3.14% - 4.19%              | 0%                               |
| 150% - 200%       | 4.19% - 6.6%               | 0% - 2%                          |
| 200% - 250%       | 6.6% - 8.44%               | 2% - 4%                          |
| 250% - 300%       | 8.44% - 9.96%              | 4% - 6%                          |
| 300% - 400%       | 9.96%                      | 6% - 8.5%                        |
| Over 400%         | Not eligible for Subsidies | 8.5%                             |

Source: Office of the Health Care Advocate, Vermont Legal Aid

### 2026 Federal Poverty Levels (FPLs)

| Household Size | Annually |          |          |           |           |
|----------------|----------|----------|----------|-----------|-----------|
|                | 100%     | 138%     | 200%     | 300%      | 400%      |
| 1              | \$15,960 | \$22,025 | \$31,920 | \$47,880  | \$63,840  |
| 2              | \$21,640 | \$29,863 | \$43,280 | \$64,920  | \$86,560  |
| 3              | \$27,320 | \$37,702 | \$54,640 | \$81,960  | \$109,280 |
| 4              | \$33,000 | \$45,540 | \$66,000 | \$99,000  | \$132,000 |
| 5              | \$38,680 | \$53,378 | \$77,360 | \$116,040 | \$154,720 |
| 6              | \$44,360 | \$61,217 | \$88,720 | \$133,080 | \$177,440 |

<https://aspe.hhs.gov/poverty-guidelines>

