AFFORDABLE CARE ACT ENHANCED PREMIUM TAX CREDITS AND THE HIV COMMUNITY

NMAC
Ending the HIV Epidemic

The Affordable Care Act (ACA) Enhanced Premium Tax Credits (EPTCs) expire at the end of 2025. This threatens coverage for 20 million Americans, including tens of thousands of people living with HIV (PLWH). Failure to act will reverse historic progress in reducing the uninsured rate and impose dramatic financial burdens on vulnerable communities.

> The ACA Protects People Living with HIV

- Prior to the ACA, an HIV-positive status often resulted in immediate denial of coverage or exorbitantly high premiums.
- The ACA has since banned discrimination based on pre-existing conditions (e.g., HIV), eliminated benefit caps, and mandated coverage for lab services, preventive drugs like pre-exposure prophylaxis (PrEP), and antiretroviral therapy (ART).
- Medicaid expansion under the ACA decreased uninsurance rates among PLWH by seven percentage points. Because of these reforms, uninsurance rates for PLWH are now comparable to the general population for the first time in history.
- **Without these subsidies, PLWH could face sharp premium increases, be pushed into high-deductible plans that make ART unaffordable or lose coverage entirely.**

As more people fall out of coverage, uninsured populations will further overwhelm the Ryan White HIV/AIDS Program and AIDS Drug Assistance Programs (ADAP).

> The ACA Drives Affordability for All, Especially for PLWH

ACA Enhanced Premium Tax Credits are the most effective tool for:

- Lowering health insurance costs
- Ensuring access to essential care and treatments for millions of Americans
- Covering prescription drugs
- Sustaining the health and treatment of PLWH
- Permitting middle-income individuals (400% above the Federal Poverty Level) to be eligible

In 2024, the EPTCs saved subsidized enrollees an average of:

- **$705** annually, bringing their average annual premium payment down to **$888**
- For PLWH, these savings directly support continuous access to antiretroviral therapy (ART), sustained viral suppression, and uninterrupted prevention services

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> State Snapshots

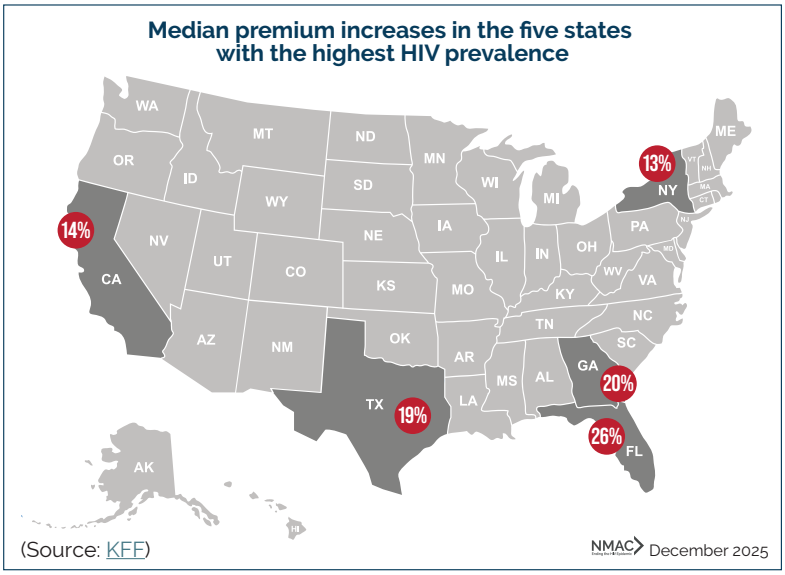
Failure to extend the EPTCs would immediately raise costs for 20 million Americans, with many seeing their premiums double or triple. The impact will be felt most in states with the highest HIV rates, where many PLWH in non-expansion Medicaid states rely on subsidized marketplace plans.

Florida Snapshot

- More than 4.7 million people, including approximately 128,000 PLWH in areas like Miami-Dade could see premiums jump $2,027 annually.
- In Central Florida, rising premiums and program cuts will block access to life-saving HIV medication and undermine efforts to reduce new infections.

Georgia Snapshot

- More than 1.2 million people, including 60,000 PLWH, rely on the tax credits [or EPTCs].
- Without them, many would lose access to essential medications, skip screenings, and experience worsened health outcomes, with rural communities hit hardest.



EPTCs are a lifeline for PLWH by increasing access to lifesaving treatment and uninterrupted prevention services. Without EPTCs, many communities, especially communities of color, those residing in rural areas, disabled individuals, populations across the South, and older adults will face healthcare coverage and service delays that will reverse decades of progress in the fight to end the HIV epidemic.

Congress must extend ACA Enhanced Premium Tax Credits to ensure marketplace insurance remains affordable and accessible for everyone.

SOURCES:

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The Aids Institute, *Big Changes in ACA Open Enrollment Affect People with HIV*, Aug. 2025.

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Rough Draft Atlanta, *Access to care crucial for Georgia's most vulnerable*, Oct. 2025.

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