



Member Stories and Testimonials Regarding Impact of ARPA-Expanded APTCs

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Customer testimonials collected by state-based marketplaces and shared with the National Academy for State Health Policy.

California

Sarah

Before the American Rescue Plan, Sarah and her husband didn't quite qualify for subsidy help under the Affordable Care Act and felt like they were walking on thin ice with Bronze plans they were paying for out of their own pocket, hoping every day she would not get sick. Since the American Rescue Plan was enacted and eliminated the "subsidy cliff", Sarah became eligible for financial help that enabled her to enroll in a Silver plan with more help for needed doctor visits and giving her the peace of mind she wants and needs.



District of Columbia

Barbara

"Having access to quality health insurance coverage is critical for me—especially during the COVID-19 pandemic. I was very concerned I could contract COVID, and, if I was without quality coverage, I knew I could incur steep hospital and medical bills. Additionally, as someone who travels frequently because of my career, becoming infected with COVID is a real concern. With my coverage through DC Health Link, I don't have to worry that, if I get sick or need to see a doctor, I will face an overwhelming financial burden. Quality health insurance coverage through DC Health Link gives me peace of my mind. This is critical for me, both personally and professionally."



Ross

"After the passage of the American Rescue Plan Act, I received a notice from DC Health Link about premium reductions. I worked with a DC Health Link customer service representative and found that I could afford better coverage and pay even less. I enrolled in a Silver level plan in which I pay about \$120 per month in health insurance premiums. In less than six months, I went from paying \$660 per month to \$120 per month in health insurance premiums. That's a savings of \$540 each month. Extending that for 12 months would be nearly \$6,500 in savings..... Coverage through DC Health Link gives me security as I pursue full-time employment. I worry less at the end of every month because I



know that if I get sick or need to see a doctor, I won't face an overwhelming financial burden. This security puts me in a better mind-space as I look for new employment."

Barbara

"The American Rescue Plan was a life changer. It made health care access much more affordable. I had been struggling with ever higher health premiums for years. My premiums went down more than \$600 per month. All co-pays and coinsurance were reduced. The American Rescue Plan has allowed me to increase my savings and move into a nicer place because of what I save."

Margaret

"When my monthly payments went down, I was able to pay off a number of important bills, including medical expenses. That's really important to me because I don't want to ruin my credit."

Maryland



Unnamed Member

"Affordable Healthcare is amazing knowing that it isn't gonna cost you an arm and a leg. It also helps to know that you're covered with everything within your plan. Affordable health care is the only way to go for me!"

Unnamed Member

"Affordable health care has been a blessing for us. Raising a family it meant the difference between having health insurance and not being able to afford coverage. I am forever grateful."

Massachusetts

Debra

"My husband passed away in May 2020 from the coronavirus. We owned our own construction business and since we were self-employed, we had no help with health insurance. I had to sell my home, and close our business, and I didn't know what I was going to do for health insurance as I was out of a job. Thank goodness the American Rescue Plan helped me continue to have health insurance coverage."



Sheila

"The American Rescue Plan helped me tremendously. I was struggling paying high rent, high insurance of \$498.00 a month plus dental Insurance, bills, food, and personal protective equipment. I know I would not be able to pay insurance without the help of The American Rescue Plan. I thank the American Rescue for helping me. I can use the extra money for transportation back and forth to work. Thank you."

Lisa

"(ARPA subsidies) helped me tremendously. I have been a diabetic for 58 years and having no premium and very low cost on prescription has been huge. I have never made a lot of money and shelling out what I used to held me back from doing a lot of things. Diabetes is a rich man's disease. Prices on everything are going up and what I save in medical costs leaves me with more money for



living. (...) To think what I would have to pay for insulin alone if I did not have health insurance and the help I and many other people have received with the savings. The savings have helped me quite a bit.”

Pennsylvania

Alison

“The enhanced funding that was provided by the American Rescue Plan Act for ACA health insurance subsidies literally saved my life. I’m an insulin dependent diabetic, and in 2018 my husband and I became uninsured. We made too much to qualify for any sort of assistance, and despite us being hard working professionals in our industries, we also didn’t make nearly enough to purchase health insurance ourselves. Because I couldn’t afford insulin without health insurance, I spent the next two years rationing and even going without insulin, and going to bed every night terrified that I may not wake up the next day. I was so afraid that being uninsured was eventually going to make my husband a widower and leave my baby without a mother. Everything changed in 2021 though, and because income limits and subsidies were both increased for ACA health plans via the American Rescue Plan Act, affordable health insurance was finally available to us via Pennie. Not only were the plans affordable, but we qualified for an Advanced Premium Tax Credit large enough to cover our entire monthly premium, and the coverage is fantastic! I thank God every single day for those changes that allowed us to obtain health insurance, for Pennie, and for the Pennie navigator at our local hospital who helped us qualify, choose a plan and get enrolled.”

