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.

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."