

NATIONAL ACADEMY FOR STATE HEALTH POLICY

# Member Stories and Testimonials Regarding Impact of ARPA-Expanded APTCs

April 14, 2022

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 meespecially 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."

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