



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.

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.”

