

ONE-PAGER *Published October 8, 2025 • 2 minute read*

Five Keys to Speaking Out Against ACA Expirations

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Republicans are once again jacking up prices by targeting the Affordable Care Act. This time, they're letting the expanded tax credits that help middle-class families afford health insurance expire—triggering massive premium hikes for millions. If Congress doesn't act, working Americans will pay the price and four million people will lose coverage. Below are five key points for Democrats to keep in mind when speaking out.

1. Inaction Will Trigger a \$23 Billion Tax Hike on Middle-Class Families

The 2021 expansion of the ACA premium tax credits made health insurance more affordable for working families. If these tax credits expire, millions of Americans will see their out-of-pocket costs for insurance rise by about \$700 per person per year, an increase of more than 75%.

2. Small Businesses and Entrepreneurs Will Be Crushed

Following the expansion of the ACA tax credits, nearly one-in-five self-employed individuals and small business owners aged 21 to 64 relied on Marketplace plans for their health coverage. Without ACA tax credits, more small business owners will be forced to choose between growth and affording quality health care for themselves and their workers.

3. Republican States Will Suffer Too

Let's be clear when it comes to blame: Republicans in Congress are jacking up prices by refusing to extend these credits. Ironically, red states will be hit particularly hard because they have triple the number of people relying on ACA tax credits compared to blue states.

4. Stand Up for Affordable Care Act Tax Credits, Not Republican Branding

The Affordable Care Act provides middle-class families with tax credits to make premiums more affordable. Using the right language matters: say “tax credits,” not “subsidies,” and “Affordable Care Act,” not “Obamacare.” And remember, while these tax credits were passed in 2021 following the pandemic, they were not enacted solely for the purpose of addressing the pandemic.

5. Push Back on GOP Lies about Coverage for Illegal Immigrants

Undocumented immigrants are not eligible for ACA coverage. Period.

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