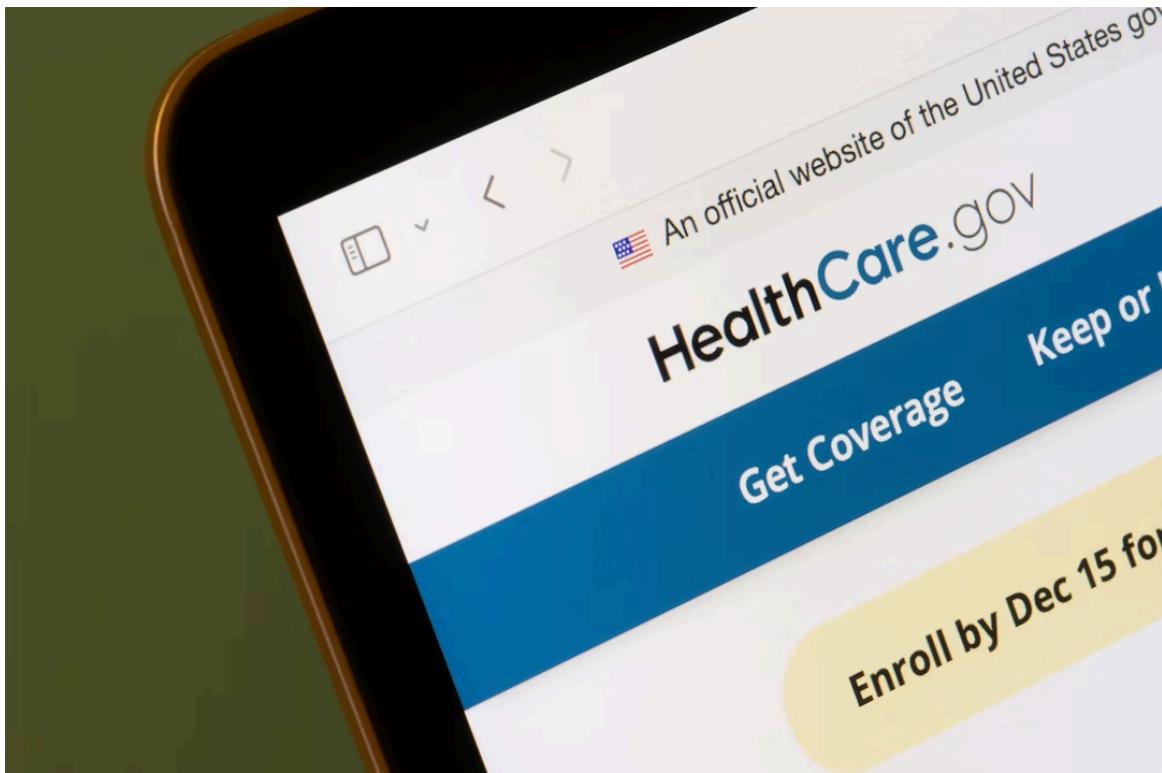


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# The Keep Healthcare Affordable Act

**Darbin Wofford**

The best way to lower health care costs for tens of millions of Americans is to extend the Affordable Care Act's premium tax credits. A new bill from Rep. Brad Schneider (IL-10), the Keep Healthcare Affordable Act, provides a long-term path forward to do just that.

## The Problem

The Affordable Care Act premium tax credit enhancements are set to expire at the end of the year. As a result, middle-class families who buy insurance on their own will see their premiums double. With open enrollment in the ACA Marketplaces in full swing, people already have to grapple with higher premiums. Higher ACA premiums will lead to more uninsured people, increased premiums for people with other insurance, and more uncompensated care for health care providers.

## The Solution

Rep. Brad Schneider's Keep Healthcare Affordable Act provides a long-term extension of the ACA tax credits and creates a pathway for both parties to move forward, while giving 22 million Americans

protection from higher costs. Below are the key provisions of the bill:

- **Extends the ACA enhanced premium tax credits for four years.** The bill extends the ACA premium tax credit enhancements through December 31, 2029.
- **Adjusts income eligibility for top earners.** The bill caps eligibility for these tax credits at 10 times the federal poverty level (about \$155,000 a year for individuals and \$320,000 for a family of four). This ensures only working- and middle-class families will benefit.

American families are staring down exorbitant cost spikes because of Republican intransigence and their failure to help families with rising prices. Democrats are showing a willingness to negotiate with Republicans to extend these tax credits to preserve affordable coverage for the middle class, older Americans, small businesses, and rural communities. Rep. Schneider's bill is a smart long-term approach to protect coverage and keep costs manageable for those who need it most.

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