

Media Release

16 Million Americans Would Become Uninsured Due to Reconciliation Bill and Loss of Tax Credits; 8.2 Million in Marketplaces Alone

*Leaders from State-based Health Insurance Marketplaces, Enrollees, Providers, and Small Business
Highlight Potential, Devastating Impacts*

BALTIMORE (June 12, 2025) – The Congressional Reconciliation bill and loss of federal tax credits would result in 16 million Americans losing health coverage, including 8.2 million enrolled in Health Insurance Marketplaces. The loss of millions of covered lives from the Marketplaces will cause health care to be more expensive and harder to access, create a strain on health care systems, and hurt small businesses.

At a virtual press conference, leaders from across the country detailed the impacts on access to private health insurance from the Reconciliation bill passed last month by the House of Representatives. Combined with the looming expiration of federal tax credits at the end of the year, these changes would sharply increase the uninsured rate, damage health care delivery, and increase costs in every community across America.

Today, a record 24 million Americans get their private health insurance through the Marketplaces, and an estimated one in seven Americans have depended on the Marketplaces for coverage at some point during the 12 years since the Affordable Care Act (ACA) was enacted.

*“The proposed federal subsidy budget cuts threaten to significantly increase health care costs for Maryland Health Connection consumers, placing vital health coverage further out of reach for many families,” said **Michele Eberle, executive director of Maryland Health Benefit Exchange**. This will undo many years of State-focused efforts to provide affordable health insurance and leave many without coverage.”*

*“The proposed reconciliation bill doesn’t just make coverage more expensive—it makes it harder to get. Marketplace enrollees could face large increases in premiums and new red tape that makes it a burden to get the coverage they need,” said **Devon Trolley, executive director of Pennie, Pennsylvania’s Health Insurance Marketplace**. “This combination is a one-two punch that puts millions at risk of going uninsured—not because they don’t qualify, but because they can’t afford it or can’t navigate the new*

bureaucracy.”

*“ACA coverage is a lifeline for Maryland’s rural and underserved communities. Rolling it back would risk the health and well-being of those who need care the most,” said **Jonathan Dayton, executive director, Maryland Rural Health Association.***

The Congressional Budget Office estimates that 8.2 million people will lose Marketplace coverage, including coverage losses from the expiration of the enhanced tax credits. Others would lose coverage under Medicaid, and there are no other affordable options for those who most need help affording plans.

Analyses from Health Insurance Marketplaces indicate that the bill could have significant cost impacts for their enrollees. Preliminary analysis from Rhode Island indicates \$61.4 million in lost tax credits for its consumers, a 43% reduction of current funds. Pennsylvania predicts nearly \$1.2 billion in tax credit losses, dollars that support consumers and the state’s health care system.

*“The proposed changes in this bill would make millions of Americans uninsured, unhealthier, and vulnerable to financial disaster with just one medical emergency,” **Covered California executive director Jessica Altman said.***

The Affordable Care Act established Health Insurance Marketplaces, which allow hard-working individuals to purchase affordable health insurance plans that meet specific coverage standards. The Marketplaces enable consumers to view and shop for a variety of plans, all of which are required to cover essential health benefits. Twenty-two states operate marketplaces, either as fully state-run entities or in partnership with the federal Marketplace.

View more resources including State Marketplace Network letters to Congress and detailed explainers about the Reconciliation bill [here](#).

View a recording of the virtual press conference [here](#).

For questions, contact:

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Maryland Health Benefit Exchange (MHBE), a public corporation and independent unit of state government established in 2011, administers Maryland Health Connection.

Maryland Health Connection (MHC) is the state-based marketplace for Marylanders to shop and enroll in health insurance, as well as determine eligibility for Medicaid and other assistance programs. It is the only place where Marylanders can access financial help such as tax credits to make coverage more affordable.

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