

How would the ACA cuts show up?? Less options? Less numbers of people able to access (cut percentages)? Or higher premiums?

- ACA cuts would cause all of those potential results. As the ACA markets became more volatile with fewer people covered, risk pools would decrease in size, and some insurance companies would leave certain areas with higher risks. We don't know which ones yet.
- If the EAPTCs expire, everyone will have higher premiums, so fewer people will be able to afford Marketplace health insurance and the coverage it provides, so they'd have less access to affordable healthcare.

If these cuts go through, do you expect philanthropy to help offset these reductions

- As much as they can, yes. But there's unfortunately no philanthropic network that can replace \$1 billion in food supports every year or \$1 billion in health insurance payments for people using the ACA.
- That said, philanthropic organizations can support the healthcare Navigator programs like Daniel's and the eleven others around the state that just lost \$11 million in funding for September 2025–August 2026.
- If there are any funders on the call who want to talk about replacing some of those funds, please let me know. cowles@everytexan.org / 512-522-3220

Will ACA premium tax credits expire?

- The increased tax credits that the Biden administration put together are set to expire at the end of 2025, but people can call their elected representatives and ask them to make those increased tax credits permanent.

Absolutely, if they expire it could leave over 1 million Texans without health insurance and if you add the 430,000 people estimated KFF Medicaid coverage over 10 years, Texas could add another 1.5 million to the uninsured already the highest in the nation. 10 years

- Right. I estimate that over a million in Texas will drop their ACA plans if the costs increase by \$50 or \$100 because people won't have money to pay those premiums in this economy.

Regarding local impact data, qualitative/anecdotes/personal stories are great, but what sources are available for quantitative impact data by regions to share with respective Congressional delegates?

- A lot of those sources are in Lynn's slides, and if you want to keep up to date as we get more projections based on Congress adjusting the proposals. KFF, CBPP, Commonwealth Fund, and Georgetown are helpful resources.

We agree everyone wants to reduce waste, and any bad actors should be prosecuted. But, in today's environment fraud, abuse and waste are painted with a broad brush, and some categories are not waste or fraud. Provider taxes are an excellent example. You may not like provider taxes, but they are not fraud and abuse. They have been around since the 1980's.

- Exactly. Provider taxes allow states flexibility to adjust healthcare funding streams based on local needs. Texas Hospital Association has a great one-pager for sharing: https://www.tha.org/wp-content/uploads/2025/04/2025_Medicaid_Proposed_Cuts_Reconciliation.pdf

I believe that North Texas has the highest rate of uninsured folks than anywhere in Texas. Meaning, these cuts will impact our area most since I hear the burden on hospitals will increase further...

- Yes, some North Texas and Panhandle counties have high rates of uninsurance. The ASPE has the most current data on uninsurance rates by county.