



Working Americans Face Premium Hike Under Cassidy-Graham

Republicans' last-ditch effort to repeal the Affordable Care Act (ACA), the Cassidy-Graham bill, repeals ACA tax credits that help working Americans afford health insurance. This year, nearly 9 million Americans are receiving an average monthly tax credit of \$371, amounting to nearly \$4,500 in annual savings.¹ Alaskans stand to lose even more, at \$11,700 per year. In eliminating the guarantee of these tax credits, Cassidy-Graham dramatically increases premiums for 84 percent of people on the individual market and threatens to place health coverage out of reach for millions of Americans.

Cassidy-Graham also substantially cuts federal funding for health coverage. Replacing both Medicaid expansion and premium tax credits with a temporary block grant—essentially arbitrarily capping funding without any regard to health care needs—would cut funding by \$239 billion from 2020 to 2026.² After 2026, the Cassidy-Graham block grant expires and leaves states on the hook for more than \$250 billion in 2027 *alone*.³

States would have far less funding from the federal government to help Americans afford coverage. This puts already cash-strapped states in the untenable position of having to choose between keeping health care affordable for their residents and funding other critical areas like education.

¹ <https://downloads.cms.gov/files/effectuated-enrollment-snapshot-report-06-12-17.pdf>

² <https://www.cbpp.org/research/health/like-other-aca-repeal-bills-cassidy-graham-plan-would-add-millions-to-uninsured>

³ <https://www.cbpp.org/research/health/cassidy-graham-plans-damaging-cuts-to-health-care-funding-would-grow-dramatically-in>

Premium Tax Credits Lost Under Cassidy-Graham

State	Average Annual Premium Tax Credit	Number of Individuals Receiving Premium Tax Credits	Percent of Individual Market Enrollees Receiving Premium Tax Credits
United States	\$4,458	8,707,757	84%
Alabama	\$6,222	143,608	94%
Alaska	\$11,709	13,128	93%
Arizona	\$6,489	120,971	86%
Arkansas	\$3,280	51,567	87%
California	\$4,150	1,181,085	85%
Colorado	\$4,712	79,977	65%
Connecticut	\$5,312	75,628	77%
Delaware	\$5,010	20,125	83%
District of Columbia	\$2,967	785	4%
Florida	\$4,368	1,331,110	93%
Georgia	\$4,297	362,868	90%
Hawaii	\$4,238	13,728	82%
Idaho	\$4,247	74,461	88%
Illinois	\$4,372	253,542	81%
Indiana	\$3,145	107,994	73%
Iowa	\$5,050	40,567	87%
Kansas	\$4,545	74,531	86%
Kentucky	\$3,519	55,977	78%
Louisiana	\$5,197	110,899	90%
Maine	\$4,961	60,149	87%
Maryland	\$3,774	102,735	76%
Massachusetts	\$2,135	178,999	74%
Michigan	\$3,186	236,428	83%
Minnesota	\$5,220	62,820	70%
Mississippi	\$4,562	62,891	94%
Missouri	\$4,804	187,251	88%
Montana	\$5,717	41,765	85%
Nebraska	\$6,127	69,742	94%
Nevada	\$3,447	63,968	85%
New Hampshire	\$3,010	30,497	64%
New Jersey	\$4,205	193,189	79%
New Mexico	\$3,400	33,102	73%
New York	\$2,763	114,875	55%
North Carolina	\$7,100	421,275	93%
North Dakota	\$3,464	17,244	85%
Ohio	\$3,203	156,711	76%
Oklahoma	\$6,612	117,505	91%
Oregon	\$4,144	102,893	75%
Pennsylvania	\$5,086	301,632	83%
Rhode Island	\$2,974	22,551	78%
South Carolina	\$5,067	166,682	91%
South Dakota	\$5,313	24,953	91%
Tennessee	\$6,411	176,463	88%
Texas	\$3,998	829,374	86%
Utah	\$2,806	154,286	87%
Vermont	\$3,898	22,092	76%
Virginia	\$3,807	301,669	83%
Washington	\$3,040	116,183	63%
West Virginia	\$6,696	25,841	87%
Wisconsin	\$4,818	179,211	83%
Wyoming	\$6,075	20,230	91%

Source: Joint Economic Committee Democratic Staff calculations based on data from CMS February 2017