



How The American Rescue Plan Helped Expand Health Insurance Access for Vermont Residents

(Rep. Peter Welch)

Impact of American Rescue Plan's Enhanced Premium Tax Credits on Vermont

- Estimates from the Joint Economic Committee show that __ Representative Peter Welch's vote for **the American Rescue Plan Act (ARPA)** helped **8,000 people** in Vermont newly enroll in health insurance plans on the Affordable Care Act (ACA) marketplaces last year.¹
- On average, the ARPA helped Americans on ACA plans **save \$67 a month** on health insurance premiums – a total of more than **\$800 per person each year**.

National ACA Enrollment Numbers under President Biden

- During President Biden's first year in office, **5.8 million Americans** newly enrolled in ACA plans.
- This surge in enrollment was largely due to Democrats passing the American Rescue Plan, which significantly expanded premium tax credits that help low- and middle-income families afford health insurance.
- These enhanced premium tax credits put caps on the amount that any family will pay in premiums as a set percentage of their income, meaning that many families can get **insurance for \$0 a month in premiums**.

The Joint Economic Committee published an [issue brief](#) on the overall impacts of the enhanced premium tax credits.

¹ To create these estimates, JEC staff used publicly available state-level data from the Center for Medicare and Medicaid Services (CMS) on the number of people who [newly enrolled](#) in ACA plans during 2021. Each estimate was rounded to the nearest thousand.