



## Ensuring Access to Care

Support policies that make health care more affordable, including extending health insurance premium tax credits, preserving access to telehealth services, and improving the integration of behavioral health care into primary care.

### Why is Action Needed

Congress approved enhanced premium tax credits to reduce the cost of health insurance coverage in the individual marketplace as part of the American Rescue Plan Act and subsequently extended them through approval of the Inflation Reduction Act. Unless Congress acts, these credits will expire at the end of 2025.

The enhanced premium tax credits have dramatically [reduced health insurance costs](#) for our patients by an average of 44 percent, or \$705 per enrollee. If these tax credits are not extended, the [Congressional Budget Office \(CBO\) projects](#) that an estimated 3.4 million Americans will lose coverage and premiums will increase significantly for those enrolled in the individual marketplace. The [Kaiser Family Foundation estimate](#) that premiums will increase by 90 percent in Florida, 115 percent in Texas, 102 percent in North Carolina, and 85 percent in Georgia as residents of those states receive a greater share of premium tax credits than in other states.

Behavioral health has become a public health crisis in the United States, as [data from the National Institute of Mental Health](#) indicate that nearly one in five U.S. adults lives with a mental illness. Many patients seek care for behavioral health through their primary care physician but unfortunately their access is limited as our health system does not equip our physicians to provide for the significant amount of time and resources needed to deliver this type of care. Patients often confront a siloed health care system that fails to integrate behavioral health into the primary care setting.

### ACP Position

Tax credits facilitating the purchase of health insurance in the individual market should be made available on a permanent basis to reduce the cost of care for our patients. Additionally, we support increased resources for physicians to adopt new models of care such as the [Collaborative Care Model](#), to improve the integration of behavioral health care into primary care.

## Call to Action

- Reintroduce and pass the Health Care Affordability Act to extend enhanced premium tax credits in the individual health insurance marketplace.
- Preserve the patient protections, access, and coverage provided through the Patient Protection and Affordable Care Act, including defending preventive health care services in court.
- Reintroduce and pass the Connecting Our Medical Providers with Links to Expand Tailored and Effective (Complete) Care Act to improve access to mental health and substance use disorder treatment.