



Customer voices

The power of enhanced premium tax credits (ePPTCs) in Washington state

Introduction

Washington Healthplanfinder™ is Washington’s official health insurance marketplace, where Washingtonians can shop, compare and sign up for qualified health and dental plans and Washington Apple Health programs.

In 2025, approximately 82% of Washington Healthplanfinder customers received federal premium tax credits or state premium assistance. However, the enhanced premium tax credits authorized through the American Rescue Plan Act of 2021 and extended in the Inflation Reduction Act will expire at the end of 2025 unless Congress acts soon.

Enhanced premium tax credits (ePTCs) have made significant differences in the lives of Washingtonians by lowering the percentage of income they need to spend on health coverage. Without these vital financial savings, many Washington Healthplanfinder customers are likely to drop their health insurance in 2026. People without health insurance are less likely to access care and more likely to delay or forgo health services because of costs.

Stories from Washington Healthplanfinder customers

In the summer of 2025, we asked Washington Healthplanfinder customers to share their stories about what it means to them to have health coverage and the effect losing ePTCs will have on their lives and families. Washington Healthplanfinder customers are our neighbors, colleagues, friends and family who serve their communities across the state as leaders, educators and more. These stories share a common thread — access to affordable health insurance is crucial and can be lifesaving.

As health care expenses continue to rise across the country, customer stories provide a voice to the realities and benefits of access to health coverage, providing peace of mind and financial stability, particularly for self-employed Washingtonians.

Monthly premiums will increase for these families, and thousands across Washington state, without the continuation of ePTCs. These increases will force families into financial hardship, requiring tough decisions on forgoing insurance coverage and risking crushing medical debt. Continuing ePTCs is a lifeline Washingtonians cannot afford to live without.



Meet Cecilia C.

From Toppenish, late 40s

Cecilia is the director of the Toppenish Food Bank, where she has worked for 20 years. The food bank is largely run by volunteers; in fact, she is the only (part-time) staff member. Her wages are low, and she does not have health benefits through her job.

Cecilia explained that the financial savings from Washington Healthplanfinder are crucial for her family's overall wellbeing. "I've looked at some of the premiums, and I can't afford them. It would pretty much be half of my paycheck each month."

She said that if she lost the enhanced premium tax credits, she would have to prioritize essential expenses like paying for rent and utilities, over the cost of medical insurance.

*"Before, when I didn't have medical insurance, I didn't go to my regular appointments until I really needed to." This meant limiting preventive care for herself and kids and higher costs in the long run, including a \$5,000 visit to the emergency room. **"Having [enhanced tax credits], it's everything for me because otherwise we're not going to have medical... we're not going to be able to afford it."** "[If savings are no longer available], medical insurance will be at the bottom of the list because I need food first, I need housing first, I need the lights, I need a car. All of that must come first... Before, we would go to the clinic only when we really need to go and it might be too late."*



Cecilia also shared insights about the community she serves at the food bank which consists of low-income families, migrants, refugees, seniors and members of

the Yakama Nation. Many community members struggle to access adequate health care despite having some coverage through tribal or community health plans. "Without it, a lot of us, a lot of families that I work with here at the food bank, we're not going to have the medical [insurance]... we will end up at the hospital because we're going to wait until we're actually sick."

"For many seniors that I work with, not having this extra help, it's going to hurt them a lot... and we're going to lose a lot of families too. We have a lot of chronic diseases around us in the valley, and a lot of my families will have to choose 'Do I pay my bill? Or do I eat?' And in that situation, medical insurance is not the priority."

Cecilia believes that access to affordable health insurance through Washington Healthplanfinder is critical for families in her community, especially for immigrant families who do not qualify for Medicare or other public health coverage. She emphasized the importance of insurance for these vulnerable populations and the potential problems that could arise if the credits are discontinued.

Meet Lisa B.

From Bellingham, mid-60s

Lisa and her husband moved from Sunnyvale, CA, to Bellingham, WA, in 2020, where they purchased a home that required renovations. As retirees who are not yet eligible for Medicare, they have relied on Washington Healthplanfinder to maintain health insurance. The savings they received from premium tax credits allowed them to use more of their retirement funds for their home renovations.

Lisa explained that they carefully managed their retirement income, drawing only enough from IRAs and 401(k)s to remain eligible for tax credits, which kept their premiums reasonable. They also thoughtfully chose high-deductible plans to keep monthly costs low, since they have both been healthy and didn't anticipate frequent medical care needs.

Lisa shared that, while their personal situation won't be affected by the loss of enhanced premium tax credits because they will age into Medicare soon, she emphasized how important the credits are for families who don't have the same financial flexibility. She worries about families hovering near the 400% federal poverty level, who may be forced to turn down raises or promotions to avoid losing all eligibility for assistance.

She believes it is imperative for policymakers to continue the enhanced premium credits and to structure them in a way that gradually tapers off, rather than cutting them off suddenly and leaving families on a frightening financial cliff.

"There are a lot of families who can't, who don't have that flexibility. They may be right up against that 400% federal poverty level, be offered a promotion but be faced with 'If I take this promotion, am I going to be better off because I'll be paying so much more in health care?'"



Lisa

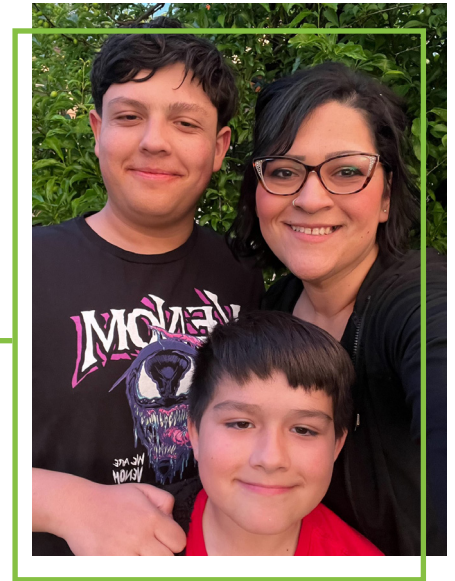
Meet Jessica E.

From Union Gap, early 40s

Jessica is a single mom of two kids living in central Washington. Jessica used to work in health care as a receptionist in a medical office but was laid off during COVID. Getting on the Exchange has made a huge difference in her life.

Jessica and her sons

*“For me, **it’s honestly kind of life or death** because I can’t survive without having insurance. It’s not an option for me. I just couldn’t afford getting insurance and these really high copays and stuff. We were drowning, my family and I. And then when I was able to get on to the Exchange and they were giving that credit — that did allow me to pay such a reasonable amount. Like right now I pay \$50 a month for my insurance.”*



“That is what is keeping me physically able to take care of my family, you know, work as much as I can. I guess it’s a lifeline to me. So just the thought of that going away and knowing how much that plan is, normally there’s no way I can afford that without that credit and that scares me so much.”

Jessica has a chronic illness that has prevented her from working full time and it took her a while to figure out her symptoms and diagnosis. She feels lucky that she is able to work part time at a Papa Murphy’s that her sister manages so if she has a flare of her illness, she is accommodated.

Jessica appreciates Washington Healthplanfinder and how easy it was for her to get signed up for health insurance. “The way that it is online is so interactive with you and so good about explaining different plans you know that are offered to you. I love that part — it breaks it down ... This one cost a little bit more, but these are the different coverages and I just feel like it does such a good job explaining that. So, I feel like I am getting the best possible coverage that I can afford and that does work for me. I’m able to kind of, you know, shop around with different plans there.

Jessica is concerned about the enhanced premium tax credits going away. “I worry because I know that I’m not going to be able to afford to maintain our home. And I have two kids because I can’t pay that whole premium monthly ... Having this insurance actually makes it doable for me that I know that I can afford my medications and that’s so scary to know that something I depend on so much I’m not sure I am going to be able to get it anymore. And that’s scary because I am doing so good right now and then losing my medication is going to put me backwards. “It is just a really scary thought.”

Meet Eli G.

From Seattle, early 50s

Eli G. had employer-sponsored health insurance for 30 years. When he was laid off from his job at a high-profile tech company, he realized he was on his own.

“It never occurred to me at that when I was 50 years old, after working for decades for big name companies, that I would need to deal with the open insurance market,” Eli said. “It was always taken care of through my employer; they had a finite amount of plans and there was not much to figure out in the way of decision-making. It was a really abrupt shift, dealing with this and the fallout from a tech career that was very difficult and incredibly stressful.”

For Eli, going through Washington Health Benefit Exchange was reassuring. “I knew that my best interests were at the heart of what was being offered. No one was going to try to sell me a plan I didn’t need. It gave me confidence that the people helping me were trying to find the best plan for me. **I feel much more comfortable going to a website that was well designed, where I can compare things based on objective information.** And, when I needed it the staff I spoke with at the Exchange had a tremendous amount of knowledge and was a great help. The whole thing just felt like an example of government done well, where it solved a problem. It solved a problem that a lot of us have.”

Through federal premium tax credits, he found a plan that was affordable and was one less thing to worry about after being laid off and not having found a new job yet.

“The costs of living in Seattle are so expensive, everything is rising. Without the subsidy, I still would need health care so I would just pay more but that would further drain my savings. I don’t know how long I will be without a job; I wasn’t expecting to lose it at this point in my life and my career.”

“There are so many unknowns. Am I going to be able to afford my health care? Am I able to afford my rent? And you know, the rent, I hope I can get a cheaper apartment. But if the health care is completely out of control, that blows up our ability to do things.”

*“I am fortunate that I had savings from good paying jobs, working in tech for 30 years, but those savings aren’t going to last forever. **If I didn’t have affordable health insurance, it would destabilize my life even further.**”*



Eli

Meet Elba “Lily” H.

From Steilacoom, 63

Elba who goes by the first name of Lily, is a cancer warrior, Originally from southern California, Lily and her husband have lived in Washington state around a decade in Steilacoom for about a year.

Lily retired early due to an ovarian cancer diagnosis. She and her husband depend on his sole income to pay for their health insurance and other living expenses. When we spoke, she was awaiting news about whether she would need a third round of cancer treatment.” She said she’s been able to get her needed treatments without too much stress about health care costs.

The current cost of insurance has been what Lily describes as “comfortable.” She said she’s been able to get her needed treatments without too much stress about health care costs.

Lily held back tears when asked how the loss of affordable health insurance would affect her and her family. “The fear of not having enough insurance would be something that would, for me, it would be a big impact right now.” Going to the doctor, blood draws every six weeks, surgeries, scans and more are all major expenses, she explained.

“Just thinking about the loss of affordable health insurance can cause much stress and anxiety, And stress and anxiety are not healing agents to a cancer patient, they are detrimental.”

Lily added. “Oh goodness. I mean, financially, we’re down to one car. So, we do work with what we have.”



Meet Sarah S.

From Bellingham, 22

Sarah lives in Bellingham, Washington with her five roommates and is a preschool teacher. She recently moved to Washington from Massachusetts and since her parents are retired, their insurance can't cover her so she needed to get insurance on the Exchange. (Authors note: the Affordable Care Act allows people up to age 26 to stay on their parents' insurance).

Getting insurance on the Exchange has been very meaningful for Sarah. "It means a lot because I've been living on my own and I mostly support myself. As a newer resident to Washington, I've just been blown away by how much coverage I'm able to get.

"Not worrying about having to purchase my own health insurance and knowing that Washington is able to support me in that way is something that was so new to me as a younger adult."

Sarah found the process on Washington Healthplanfinder easy and helpful "I put in my information, and I was able to get the tax credits that I have ... Which is just the same amount that I would be paying out of my paycheck, but I'm able to get that and then able to support myself with the rest of the money that I make in my day-to-day job."

As a young professional, having the tax credits decrease the costs of monthly premiums matters a lot. "It just means so much to be able to not have to have that be an extra expense on top of paying rent on top of having bills to pay."

Sarah is concerned for herself and others in her community if these tax credits expire. "It's just yet another stresser on top of a lot of other things that are going on. If I didn't have health insurance, I would feel nervous to get hurt. I would feel anxious to like go and do things in fear of having to pay, go to the doctor or get an ambulance or anything like that.

I have luckily built up a good immune system, but in the past, I have become very sick, or I had strep at one point and strep is like pretty common for me. I wouldn't have access to my antibiotics [if I didn't have insurance]."



Sarah is passionate about access to health insurance and wants it for her friends and community. "I would say that this is a basic human right that we should have and that it is important for each person to receive health care and to feel cared about by their community."

Meet Stacya S.

From Seattle, 60

Stacya S. and her husband met in the theatre. Her career path led her to becoming an aesthetician and owning her own business. Her husband is now retired and is on Medicare and she is the only worker in the household.

In the 1990s, Stacya worked 30 hours a week at the Seattle Repertory Theatre and received full benefits. “That will never happen again, for whatever reason.” “This is the first time that I thought, wow, maybe I should not have opened my own business, although successful,” Stacya said. “Maybe I should go get a job somewhere that has health insurance, which is a whole, you know, I love my job. I actually have incredible clients, so that would be hard.”

Stacya’s work in facials — especially eyebrows — earned her recognition in publications like Allure Magazine and New York Times, she explained. A job she expected to be short-lived turned into a career but it is stressful due to uncertainty about health care. “I think to myself, wow, I get why people don’t go into business for themselves. And it’s only because of the health care,” Stacya added. “I’m booked solid. I’m busy, but it’s the health care piece. I don’t know if I’m going to have it next year.”

Grateful for the Affordable Care Act, Stacya worries about the increase in monthly premiums if enhanced premium tax credits go away. She noted distress around trying to figure out which plan she will need in the upcoming year and ensuring it covers her prescriptions.

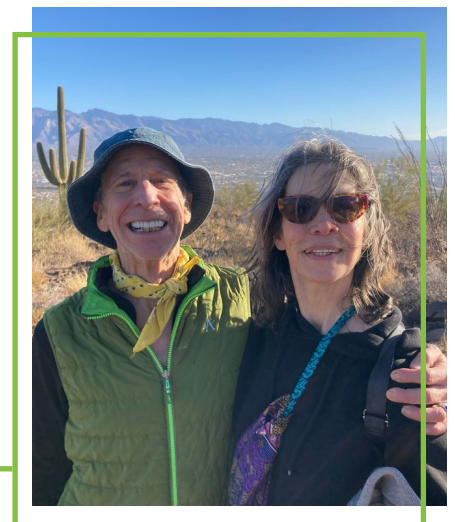
“It’s scary to think that we won’t even have that, which is not perfect, but we won’t even have the subsidy next year,” Stacya said. “So, I’m trying to get everything done this year to see if I can survive next year.”

Stacya has no intentions of retiring, however, unless something happens to her health. So, she added, she stays on top of keeping healthy and ensures she gets her annual check-ups. Still, even with health insurance, Stacya does not have vision or dental coverage.

Policymakers have health care through their employer—the government. Stacya noted it seems they never talk about what it’s like to be a small business owner and do not understand the stresses.

“I don’t know what’s gonna happen. It’s just very stressful.”

Stacya and her husband



Meet Maya T.

From Woodinville, early 50s

Maya is an entrepreneur who runs her own business supporting nonprofits and lives with her husband and 17-year-old daughter in Woodinville, WA. Her business employs a staff and covers their insurance as well as her family's.

She found Washington Healthplanfinder easy to use. "I learned about the Exchange when I launched a small business with a partner and learned how easy it was to find healthcare that fit my family's needs from a cost and a coverage perspective. It's really a marketplace – it's like shopping for health care and the website is really user friendly. The representatives are really helpful."

Understanding the tax credits available on Washington Healthplanfinder made a huge difference to her. "It was very easy and I knew how it worked and that you could see what the rate was for premiums and you could see easily what your what your tax credits would be and so you could easily budget what your monthly budget would be and I liked that."

*She worries, however, about the looming expiration of the enhanced premium tax credits. Because her income has been growing due to her successful business, the loss of tax credits will hit her finances hard. "It does feel like a hockey stick situation that as your income increases, the tax deductions just fall off a cliff. And so, **you feel like you've gone almost backwards. So, it seems like one step forward, two steps back** ... you feel that pinch when you finally feel like you're digging yourself out of that hole, you feel like you're going back into it."*



Maya didn't always have to think about the cost of health insurance because it was covered by her employer. "I spent most of my most of my career in employer paid health care plans where you don't see how much it costs, for better, for worse and so when you have to pay these plans, you get to see how much they cost. And it's a lot. I would say [we're paying] close to 20% of our income in health care, which together is — and that's just premiums — more than home insurance, life insurance, car insurance put together, which sounds kind of ridiculous."

Meet Rebecca S.

From Ballard, 57

As a freelance marketing and project managing consultant, Rebecca S. has been in and out of the corporate world. Rebecca lives in Ballard with her husband and is co-owner of her husband's small business. And, since being laid off from her corporate job in 2023, she no longer has the benefit of health insurance paid by her employer.

"Without ... Washington Healthplanfinder, we would have no insurance at all and it has allowed us to keep ... our businesses going and still get care."

As a business owner, Rebecca's husband Eric employs six people in the summer. Access to health insurance savings allows the couple to stay open and provide jobs for a handful of community members.

"Having the exchange actually is pro-business," Rebecca said. "It lets people you know go do things and try new things without fear."

Rebecca added that she and Eric feel calm, clear and confident in running their business because they have access to affordable health care. The couple also feels strongly that having savings available helps create small businesses and encourages entrepreneurial work.

"Without those subsidies, we're not going to have that. We're going to have more fear," Rebecca continued. "We're not going to be able to hire as many people. It really has a lot of downside effects both in health and in business."

Having premium tax credits available gives small business owners peace of mind, Rebecca explained. She appreciates the ability to go on the exchange, find a plan and know she's covered. This allows her freedom to focus on creating new businesses and new jobs.

Rebecca with Exchange CEO Ingrid Ulrey at Rep. Kim Schrier event



Rebecca's daughter just turned 26, where she will no longer be eligible for coverage under her parents' health insurance.

"I'm really scared and freaked out about the loss of these credits," Rebecca said.

Right now, Rebecca and her husband benefit from premium tax credits, helping reduce their monthly premium by more than \$1,000. She fears with the loss of those credits, they will have to settle for whatever the least expensive plan available is.

"And that makes me really nervous. As you know, I'm in my late 50s, my husband is in his early 60s. He's not yet at Medicare and being on the catastrophic plan is just sort of. One bad appointment away from catastrophe."

Without tax credits, Rebecca continued, she would have to choose between having health care and not having health care.

"I really do believe that health care is a human right," Rebecca concluded. "And the more we can ease people's worries around that gives them energy to pay attention to other things that help us grow our community and grow our society so it really, really matters. Having basic healthcare for everyone in our city and our county and our state in our country. It does really make us great."

Rebecca with her husband and daughter



More customer stories

“Without the subsidies, [I] will be unable to pay for health care. My wife has health issues and she does not qualify for Social Security disability and I am not 65 [yet] and had to leave my job to take care of her.” **(Dale H. from Snohomish County)**

“As a single woman with very limited income, I’ve been working in childcare while trying to stabilize my life and pursue further education. Without the financial help from these tax credits, I simply wouldn’t have been able to afford health coverage. These credits have allowed me to access necessary medical care, feel more secure and focus on building a better future.” **(Fateme V. from King County)**

“Adding more to my premium would make it challenging to cover medical costs that are essential for my physical health. It may require me to avoid care unless emergent.” **(Stacy B. from Clark County)**

“As a primary care provider and caregiver, I have a unique perspective on access to care, cost, barriers, etc. Additionally, as a small business family we understand the cost of dental, vision, medical insurance without an employer contribution. We would be in a very bad place without an option to purchase medical coverage through the exchange.” **(Courtney M. from King County)**

“My story is ordinary and simple. As a mom/caregiver of a disabled adult child, it is difficult to leave home for an extended period of time to go to work. Washington Healthplanfinder combined with Medicaid and Medicare have made it possible for my family to work and participate in our community.” **(Jill B. from King County)**

“Because of [Washington Healthplanfinder] I had health insurance. I would not have been able to afford it otherwise. I still am receiving help. I am grateful for the help. It has given me peace to know that I have health insurance.” **(Jinelle from Pierce County)**

“My husband and I are slated to lose the tax credits that help us purchase health care at a reasonable rate, especially for the kind of care we receive. This year we are paying a little over \$100/month for basically catastrophic medical insurance, which is going to go up to over \$900/month without the tax credit ... Please keep the tax credits in place!!!” **(Jennifer T. from Thurston County)**

“If the rates of medical insurance increase then I will have no choice in the matter. I will no longer be able to afford any health insurance so I will be without health care. It will at that time be a choice to keep health insurance or pay rent so that I do not become homeless.” **(Regina D. from Thurston County)**

A note of thanks

We at Washington Health Benefit Exchange extend our gratitude to the many customers who generously shared their stories with us over the phone, video chat and email. Your stories and your voices matter and are why we do this work.



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