

Ensuring Patient Affordability and Access to Health Care

Make health care more affordable by extending enhanced health insurance premium tax credits, preserving access to telehealth services, and lowering patient cost-sharing for primary care and preventive health care services.

Why Action is Needed

Enhanced premium tax credits lower the cost of health insurance purchased through the individual marketplace. These credits expire on December 31, 2025 and need to be reauthorized.

In 2025, [24.3 million](#) Americans had coverage through the individual health insurance marketplace – an increase of nearly 13 million people since 2020, when 11.4 million were enrolled before the enhanced credits took effect. These individuals and families are among nearly [50 million](#) Americans who have gained coverage through the individual health insurance marketplace at some point over the past decade.

The enhanced premium tax credits have dramatically [lowered](#) health insurance costs for our patients by an average of 44 percent, or \$705 per enrollee. An estimated 4.8 million Americans will lose health insurance coverage in 2026 if Congress allows the health care tax credits to expire, raising the uninsured population in the U.S. by 21 percent, according to an [analysis](#) from the Urban Institute. In 2025, [93 percent](#) of all individuals enrolled in marketplace plans (22.4 million people) received tax credits that lower their premiums and keep coverage affordable. If the enhanced tax credit ends, premiums will more than double on average in 2026, according to an [analysis](#) from KFF.

Telemedicine is an important method of health care delivery that improves the health of patients by enabling and enhancing patient-physician collaborations, increasing patients' access to care and their health care team, and reducing medical and resource costs when used as a component of longitudinal care. Telehealth flexibilities first established during the COVID-19 pandemic have become instrumental to improving access to care for patients across the U.S.

Additionally, patient access can be improved by making healthcare more affordable for the patient. Healthcare affordability can be enhanced through legislative, regulatory and administrative efforts to lower co-pays and deductibles for primary and preventive care services. The Centers for Medicare and Medicaid Services (CMS) is implementing a new program for Advanced Primary Care Management (APCM) services aimed at relieving administrative burdens and more appropriately reimbursing physicians caring for patients

with complex medical and social needs. ACP is concerned that cost-sharing associated with these services could hinder beneficiary consent and uptake.

ACP's Position

The enhanced premium tax credits facilitate the purchase of health insurance in the individual market and should be made permanent to reduce the cost of care for our patients. ACP also supports the permanent extension of telehealth access and coverage policies beyond their current January 31, 2026 expiration date. The extension should: 1) expand originating sites and lift geographic requirements for telehealth services; 2) allow federally qualified health centers and rural health clinics to continue to provide telehealth services; and 3) allow audio-only telehealth services for evaluation and management services.

Additionally, we support efforts to make healthcare more affordable, particularly regarding evidence-based preventive services. This may take the form of protecting coverage of preventive services without cost-sharing and lowering out-of-pocket costs and co-pays for primary care visits. We urge Congress to approve legislation to waive cost sharing associated with these services. APCM services, introduced to simplify and support comprehensive, team-based primary care, have traditionally carried cost-sharing obligations for beneficiaries under Medicare Part B. ACP supports CMS' consideration of that stance in recognition that even minimal cost sharing may limit the uptake of APCM services.

Call to Action

- Pass the Health Care Affordability Act to extend enhanced premium tax credits in the individual health insurance marketplace permanently. If Congress fails to reach an agreement to extend these tax credits permanently, it should approve the Bipartisan Premium Tax Credit Extension Act that would extend them for one additional year.
- Pass the CONNECT for Health Act of 2025 (HR 4206/S 1261) and the Telehealth Coverage Act of 2025 (HR 2263). These bills would permanently extend and modernize the flexibilities for telehealth services in Medicare that were originally implemented during the COVID-19 public health emergency.
- Enact legislation that would lower out-of-pocket costs and cost-sharing for primary care and preventive health services, such as the Chronic Disease Flexible Coverage Act. This bill would provide employers with the option of offering first dollar coverage of certain chronic disease treatments for employees with high-deductible health plans.
- Support efforts by CMS to waive cost sharing for APCM services.