

The Importance of Health Care Tax Credits Across States

Access to affordable health insurance is crucial for individuals to receive necessary care, especially for those with chronic conditions like cancer. [Research](#) from the American Cancer Society shows that uninsured individuals are less likely to receive routine cancer screenings, leading to later diagnoses when treatment is more difficult and costly. Marketplace health plans offer services that cancer patients (and those who do not yet know they have cancer) need. Enrollees in Marketplace plans have access to evidence-based preventive services (without any cost sharing), prescription drug coverage, a network of doctors (including specialists like oncologists), emergency services, laboratory services, and other services cancer patients need.

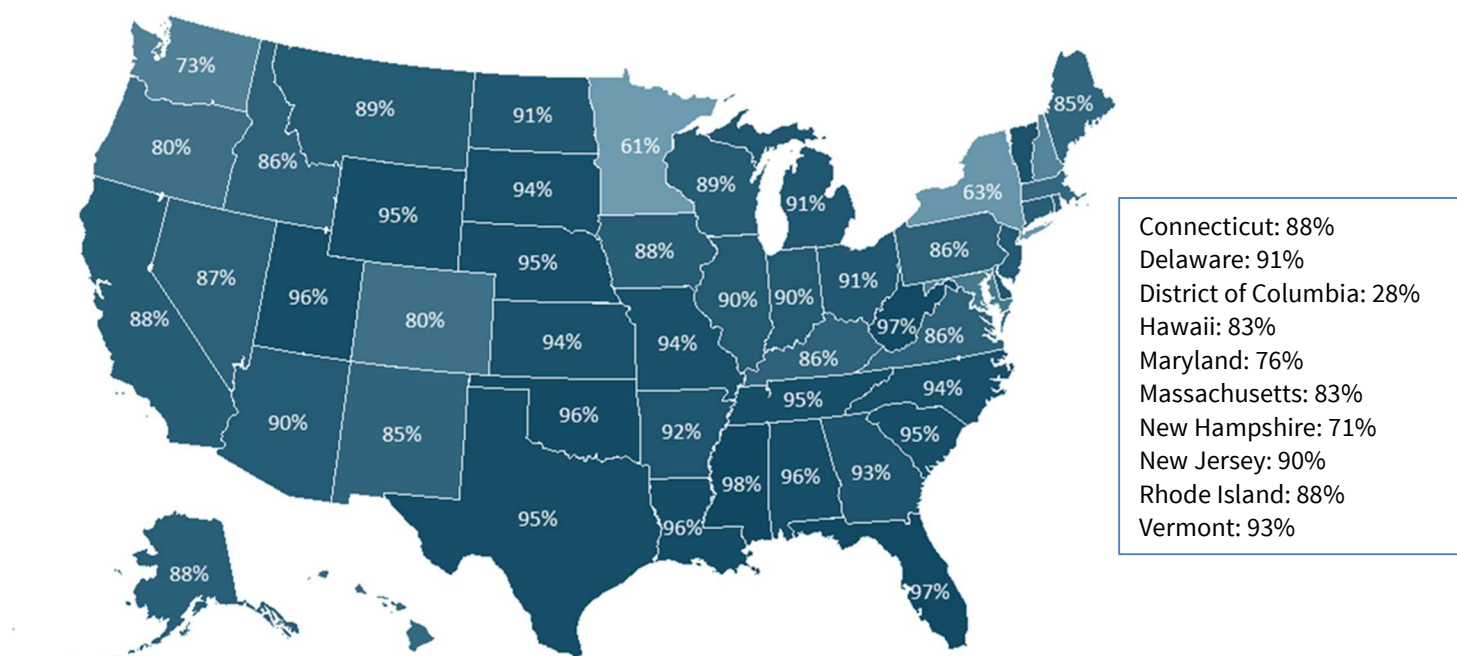
What Are the Health Care Tax Credits?

Since 2014, every state has established a Marketplace (some Marketplaces are operated by the state and some are operated by the federal government) where people can buy comprehensive health insurance and those who qualify can receive health care tax credits that lower the cost of monthly premiums. These health care tax credits help individuals and families afford health insurance purchased through the Marketplace. The amount of the health care tax credit depends on income and is adjusted on a sliding scale—the lower the individual's income, the greater the subsidy. These health care tax credits are vital for reducing monthly premiums, making health insurance more affordable for millions.

Who Benefits From the Health Care Tax Credits?

The following map shows the percentage of people in each state that have enrolled in a Marketplace plan and have health care tax credits.ⁱ

Percent of Marketplace Enrollees with Tax Credits by State, 2025



The following chart shows the number of people in each state that have enrolled in a Marketplace plan in 2025 and have health care tax credits.ⁱⁱ

State	Consumers with Health Care Tax Credits	State	Consumers with Health Care Tax Credits	State	Consumers with Health Care Tax Credits
AL	457,379	KY	83,518	ND	38,928
AK	25,170	LA	281,548	OH	529,774
AZ	379,185	ME	54,757	OK	296,735
AS	153,328	MD	188,904	OR	111,620
CA	1,751,690	MA	324,367	PA	429,551
CO	225,484	MI	484,004	RI	36,997
CT	133,192	MN	92,489	SC	602,457
DE	48,014	MS	331,210	SD	51,707
DC	4,217	MO	392,595	TN	610,685
FL	4,601,986	MT	68,707	TX	3,781,291
GA	1,398,360	NE	129,941	UT	403,968
HI	20,439	NV	96,123	VT	30,459
ID	100,762	NH	49,757	VA	335,255
IL	418,039	NJ	462,504	WA	224,315
IN	322,426	NM	60,022	WV	65,152
IA	120,692	NY	140,403	WI	278,768
KS	187,387	NC	919,453	WY	44,423

ACS CAN Position

ACS CAN urges Congress to extend the health care tax credits before they expire at the end of 2025. If these enhancements are not extended, people enrolled in Marketplace plans will face higher premiums and millions could lose coverage altogether, undoing much of the progress made in recent years. If the health care tax credits are allowed to expire, affordability could become a barrier to lifesaving cancer screening, early detection, treatment and follow up care.

More information is available at

<https://www.fightcancer.org/what-we-do/health-insurance-affordability>

September 11, 2025

ⁱ * NY and MN may operate Basic Health Programs (BHPs), which provide coverage to low-income residents who would otherwise qualify for marketplace plans. DC is influenced by a significant number of Members of Congress and Congressional staff who are offered health insurance coverage through the Marketplace plans, which affects the overall enrollment and tax credit usage in the district.

Source: ACS CAN analysis of [2025 Marketplace Open Enrollment Report](#) and [2025 OEP PUF](#).

ⁱⁱ [Id.](#)