Survivor Views on Health Care Tax Credits December 2025



Overview:

The American Cancer Society Cancer Action Network (ACS CAN) empowers advocates across the country to make their voices heard and influence evidence-based public policy change, as well as legislative and regulatory solutions that will reduce the cancer burden. As part of this effort, ACS CAN deploys surveys to better understand cancer patient and survivor experiences and perspectives, through our <u>Survivor Views</u> research panel. The panel is a group of cancer patients and survivors who respond to regular surveys and provide important insights to support ACS CAN's advocacy work at all levels of government.

Fielded October 24-November 16, 2025, our latest survey explores the impact of Affordable Care Act (ACA) health care tax credits on cancer patients and survivors. The web-based survey was conducted among 1,707n cancer patients and survivors nationwide who have been diagnosed with or treated for cancer in the last seven years. More methodological detail follows at the end of this report.

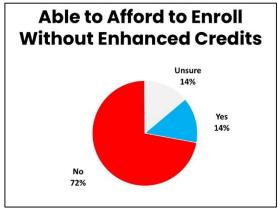
Key Findings:

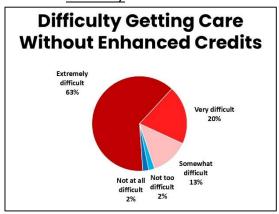
- 96% of those receiving health care tax credits say they would have difficulty getting the care they need without the enhanced tax credits, and 63% say it would be *extremely difficult*.
- 72% of those receiving them say they could not have afforded a health plan without the tax credits.
- One quarter (25%) of this group report that they would become uninsured or underinsured, with 15% anticipating giving up coverage altogether and another 10% planning to seek cheaper short-term or limited coverage non-ACA compliant plans.
- Many cancer patients and survivors may be unprepared for premium increases, with just 41% aware that the tax credits are currently set to expire by the end of 2025.

Detailed Survey Findings:

Expiration of Enhanced Premium Tax Credits Would Make It Very Difficult for Cancer Patients and Survivors to Get the Care They Need

Seventy-two percent of those enrolled in Marketplace plans who recall benefitting from premium tax credits say they would not have been able to afford to enroll in a health care plan without them. Another 14% are unsure. Among those currently enrolled who recall receiving enhanced premium tax credits, 96% say it would be difficult to get the care they need if the enhanced tax credits expire and are no longer available to help lower their health premiums. One third (33%) say it would be <u>very or somewhat</u> difficult to get their care without the tax credits and 63% say it would be <u>extremely</u> difficult.





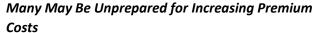
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Residents in rural communities are particularly likely to say it would be extremely difficult to get the care they need if the credits expire. More than three-quarters of rural residents (76%) say it would be extremely difficult compared to 52% of those residing in suburban areas.

If the Credits Expire, Many Cancer Patients and Survivors Would be Faced with Choosing Between Unaffordable Premiums, Higher Out-of-Pocket Costs, or Going Uninsured or Underinsured

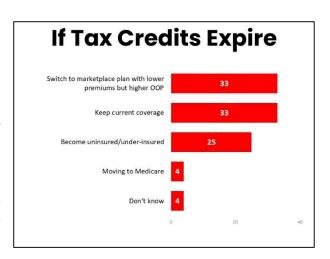
Those receiving enhanced premium tax credits are divided on what they would do if faced with higher premiums due to the tax credits expiring. While one-third (33%) say they would keep their current coverage, another third (33%) feel they would be forced to choose a Marketplace plan with lower premiums but higher out-of-pocket costs. Another quarter (25%) say they would become uninsured or underinsured. While 15% would expect to forego coverage completely, 10% say they would enroll in a cheaper non-ACA-compliant plan such as a short-term or limited coverage plan.

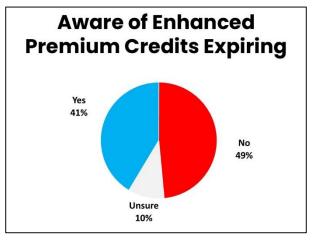


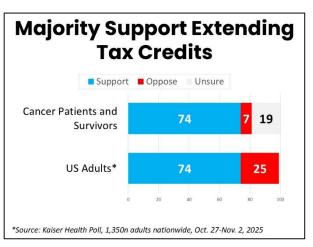
Nearly half (49%) of cancer patients and survivors surveyed are unaware that the enhanced premium tax credits are currently set to expire at the end of 2025. Among those enrolled in Marketplace plans, 64% recall being notified of their premiums increasing, including 61% of those who report currently receiving the tax credits.

Cancer Patients and Survivors Overwhelmingly Support Extending the Tax Credits

Mirroring the national adult public, 74% of cancer patients and survivors support extending the tax credits, while just 7% oppose. Another 19% are undecided, an option not provided in the <u>Kaiser Health Tracking Poll</u>. Among rural residents, 66% support extending the tax credits while just 8% oppose.







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Methodology:

ACS CAN's <u>Survivor Views</u> research initiative was designed to support the organization's efforts to end suffering and death from cancer through public policy advocacy. Data provided by cancer patients and survivors as part of this project allows for a greater understanding of their experiences and opinions on cancer-related issues and gives voice to cancer patients and survivors in the shaping and advocating of public policies that help prevent, detect, and treat cancer and promote a more positive quality of life for those impacted.

To ensure the protection of all participants in this initiative all research protocols, questionnaires, and communications are reviewed by the Morehouse School of Medicine Institutional Review Board.

The survey population is comprised of individuals who meet the following criteria:

- Diagnosed with and/or treated for cancer within the last seven years
- Over the age of 18 (parents of childhood cancer survivors were invited to participate on behalf of their minor children)
- Reside in the US or US territories

Survivor Views participants are invited to participate through email, direct mail, social media, and outreach to communities and partners engaged with cancer patients and survivors. Those who agree to participate after reviewing the informed consent information are invited to join the Survivor View's research cohort and participate in future surveys. This survey also includes cancer patients and survivors nationwide from probability and non-probability panels. The data for this survey were collected between October 24-November 16, 2025. A total of 1,707 participants responded to the survey.

About ACS CAN

The American Cancer Society Cancer Action Network (ACS CAN) advocates for evidence-based public policies to reduce the cancer burden for everyone. We engage our volunteers across the country to make their voices heard by policymakers at every level of government. We believe everyone should have a fair and just opportunity to prevent, detect, treat, and survive cancer. Since 2001, as the American Cancer Society's nonprofit, nonpartisan advocacy affiliate, ACS CAN has successfully advocated for billions of dollars in cancer research funding, expanded access to quality affordable health care, and advanced proven tobacco control measures. We stand with our volunteers, working to make cancer a top priority for policymakers in cities, states and our nation's capital. Join the fight by visiting www.fightcancer.org.

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