

SENATE RESOLUTION NO. 81

Senator Hertel offered the following resolution:

1 A resolution urging the Congress and the President of the
2 United States to permanently extend the Affordable Care Act
3 Enhanced Premium Tax Credit to help ensure that all individuals and
4 families have equitable access to healthcare.

5 Whereas, The Affordable Care Act (ACA), commonly known as
6 Obamacare due to its champion, former President Barack Obama,
7 established the Premium Tax Credit to make health insurance
8 coverage more affordable for individuals and families purchasing
9 insurance through the federal Health Insurance Marketplace; and

10 Whereas, The tax credit is based on income and household size,
11 ensuring that low- and middle-income Americans can access quality
12 healthcare coverage while capping the amount they must pay for
13 premiums as a percentage of their income. Approximately 21.8
14 million Americans benefit from the tax credit, including roughly

1 484,000 Michigan residents; and

2 Whereas, In 2021, Congress passed the American Rescue Plan
3 Act, which expanded eligibility for the Premium Tax Credit and
4 enhanced credit amounts for tax years 2021 and 2022. These changes
5 were extended for three additional years, 2023 through 2025, under
6 the Inflation Reduction Act. The expansion of the Premium Tax
7 Credit under these acts significantly reduced health insurance
8 costs for millions of Americans, leading to record enrollment and
9 historic lows in the number of uninsured Americans; and

10 Whereas, Without the continuation of the Enhanced Premium Tax
11 Credit, millions of Americans could face steep cost increases,
12 risking a reversal of coverage gains and forcing many families to
13 forgo necessary healthcare due to unaffordability. A loss or
14 reduction of the credit would disproportionately harm working
15 families, seniors not yet eligible for Medicare, and vulnerable
16 individuals with chronic health conditions who depend on
17 consistent, affordable coverage at a time when Michigan families
18 are already struggling with paying for the increased cost of
19 essential goods and services; and

20 Whereas, Federal law prohibits the use of the Enhanced Premium
21 Tax Credit by non-citizens who are not lawfully present in the
22 United States; and

23 Whereas, Sustaining the Enhanced Premium Tax Credit is
24 essential to stabilizing the health insurance marketplace,
25 preventing sharp increases in uncompensated care costs, and
26 ensuring access to affordable healthcare for all Americans; now,
27 therefore, be it

28 Resolved by the Senate, That we urge the Congress and
29 President of the United States to permanently extend the ACA

1 Premium Tax Credit; and be it further

2 Resolved, That copies of this resolution be transmitted to the
3 President of the United States, the Secretary of the United States
4 Department of Health and Human Services, the President Pro Tempore
5 of the United States Senate, the Speaker of the United States House
6 of Representatives, and the members of the Michigan congressional
7 delegation.