GOP Poll May Spur Action On APTCs

Jul 17, 2025, 5:59 PM EDT

(Inside Health Policy)

Republican candidates will be crushed in the mid-terms if they allow the more-generous Affordable Care Act tax credits to expire in December, according to a memo by GOP Pollsters Tony Fabrizio and Bob Ward who surveyed voters in the most competitive districts and found the GOP has an opportunity to ‘change the political dynamic” by renewing the credits. The polling comes as some key Senate Republicans are beginning to signal interest in an extension.

The poll finds that most voters -- about 80% - support tax credits to help working families, including those without access to employer or public coverage, including Trump voters and self-described swing voters, and want to see them extended.

The poll says that while the 2024 outcome in those districts was even, the generic Republican is down 3-points among all registered voters, and 7 points among those most motivated to vote. “If the Republican candidate lets the premium tax credit expire, the Republican trails the Democrat by 15-points,” the poll finds. But a candidate that backs the tax credits and supports using the exchanges as a landing spot for working age adults on Medicaid would “lead the Democrat on the generic ballot by 6-points overall, and among those most motivated to vote by 4-points, completely changing the political dynamic to the Republican’s favor,” the poll found.

Reporting by *Punchbowl* on Monday indicates the GOP received the message. “This is a perfect opportunity for us to move past the reconciliation process, which is clearly a partisan exercise,” North Carolina GOP Sen. Thom Tillis, who opposed the OBBB over the Medicaid cuts, said, according to *Punchbowl*. “It may even be an opportunity for us to address some of the defects, as I see them, in the reconciliation bill.”

Punchbowl reports that Alaska’s senators are also interested in extending the credits, and Sen. Lisa Murkowski wants to start bipartisan talks on the topic.

Senate Majority Leader John Thune (R-SD) said the ACA expiration is under discussion now, according to *Punchbowl*. “We’re having conversations about how we might deal with that issue,” Thune said.

House Republicans said they haven’t focused on the credits.

Enacted in 2021 under the American Rescue Plan, the enhanced credits made $0 plans available to people earning from 100%-150% of poverty, increased the generosity for people earning up to four times the poverty level, and capped premiums for all other individuals at no more than 8.5% of monthly income. The higher credits spurred millions more Americans to enroll in coverage and record rates of uninsurance.

Democratic lawmakers, consumer and patient advocates and stakeholders across the health care industry say Congress should maintain that progress by making the credits permanent.

CBO predicts allowing the credits to expire will result in skyrocketing premiums and 4.2 million people losing coverage.

On Tuesday (July 16), Colorado's Insurance Division attributed its "alarming" 28% average statewide preliminary rate increases on the "chao"s caused by the failure to extend the APTCs.

"For comparison, average statewide increases were 5.6% in 2025, 9.7% in 2024, 10.4% in 2023 and 1.1% in 2022," the insurance division said.

"We have not seen premium increases like this since the first Trump administration." Democratic Gov. Jared Polis said in the DOI release. "Despite this, we will continue doing all that we can to increase access and save people money, but it's really hard to do when what Congress is doing is leading to huge increases in the cost of health care nationally."

Polis also said he wanted people to know about the increases as soon as possible, so residents have time to plan.

The poll

Asked whether they support tax credits that help working families afford coverage, including those without access to employer coverage, Medicare or Medicaid, nearly 80% of voters said yes, including more than two-thirds of Trump voters and three-fourths of self-described "swing voters." Similarly, more than 70% of voters said the credits should ube extended.

Fabrizio and Ward found that support for the tax credits is higher among voters who are enrolled in individual market coverage or have been in the past, with 86% in favor, but support is also very high -- 77% -- among those with no connection to the marketplace.

That dynamic can be partially explained by the overwhelming number of voters across the political spectrum who said it is important that as many Americans as possible have coverage, the memo says, adding: "Voters don't want to see people losing their health insurance."

The One, Big Beautiful Bill enacted July 4 is expected to result in about 11.8. million fewer people with insurance, largely due to work requirements and other Medicaid changes that will go into effect in later years. Unlike those changes, Fabrizio and Ward point out, voters on the individual marketplace -- who voted for Trump by 4-points, "will begin getting notices of significant premium hikes this fall."

The poll also asked voters whether they would support moving working age adults from Medicaid to subsidized exchange coverage, and found voters supported the idea by a 50% margin, although half of the voters said they were "unsure" about the concept. The memo suggests Republicans "can position themselves ahead of Democrats in these districts by extending the premium tax credit and using the individual market as a landing spot for working age adults on Medicaid."

Lobbying

One health care analyst who viewed the poll tells *Inside Health Policy* that the Trump administration is clearly focused on reversing the "midterm voodoo" for the party in power. "But at what cost? If midterms is what they're worried about, they'd have to extend the subsidies for two more years. Otherwise, consumers will get the premium notices next year, right before the elections," the source points out.

It's also possible that not all the subsidies will be extended, and instead they will be limited to people under a certain income range. If they're capped at 400% of the poverty level, that encompasses 87% of enrollees.

The Congressional Budget Office has said permanently extending the subsidies would cost $335 billion over 10 years. It's unclear what smaller fixes, or a different structure would cost.

The analyst sees a 30% chance that the enhanced APTCs are extended, but added "that goes up if I hear more Republicans talk about it."

Health care lobbyists that back a permanent extension also highlighted the memo.

An insurance source who has heard some talk of GOP interest in the credits, but nothing beyond what Tillis and Murkowski told *Punchbowl*, says the Fabrizi/Ward missive could move the needle in their favor.

Some Republicans opposed the tax credits because they've been linked to fraudulent ACA enrollments, the insurance source notes. But the policies in the OBBB, which require pre-enrollment verification, as well as those being implemented via CMS' program integrity rule, should mitigate those concerns, the source adds. They really have instituted enough provisions that they've negated the problems, the source says.

Charlene McDonald, of the Federation of American Hospitals (FAH), says the results of the survey, and the GOP's budding interest in addressing the APTCs, are not surprising. Now that reconciliation is out of the way Congress has time to focus on the next big item, she points out.

Congress would need to act immediately to prevent consumers from getting rate notices that don't factor in the higher APTCs, stakeholders say.

"Without action from Congress, consumers will see the spike in their premiums in those renewal notices," Democratic think tank Third Way says in a report out Tuesday that underscores a need for Congress to quickly renew the credits. "Many consumers, especially younger, healthier, or lower-income enrollees, may decide that renewing their coverage is now not worth it. Bringing them back to marketplaces to enroll in coverage if Congress ultimately does extend the credits will be difficult."

Third Way argues Congress should move by Aug. 13, when insurers are required to submit final rates to CMS. Once those rates are in, it is must less likely that plans and regulators would be able to respond to a late extension, the report says. And after the Nov. 1 start of open enrollment, the damage becomes very difficult to reverse, Third Way says, noting even if Congress renewed the credits toward the end of the year, "regulators would not be able to immediately adjust the eligibility criteria for enrollees."

Other sources point out the rate notices will be coming out between now and the end of September, when Congress must fund the government, and a continuing resolution is likely. If the GOP pollsters' advice resonates with enough Republicans, it's possible an APTC extension rides with that bill, they say. -- *Amy Lotven* (alotven@iwpnews.com)