

## **BCBSA: Insurers Ready To Help If Congress Acts On APTCs, Even After Nov.1**

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Officials with the Blue Cross Blue Shield Association (BCBSA) say insurers are standing by to help operationalize an extension of the enhanced Affordable Care Act tax credits, including needed consumer outreach, once Congress acts even if it's next month, and are hopeful bipartisan conversations will lead to a solution that maintains the subsidies in their current form, since other tweaks could be more challenging to implement.

"There's a growing bipartisan acknowledgement about the need to address the APTCs, and do so quickly, which is encouraging," says David Merrit, BCBSA senior vice president of external affairs. "And that's the most important message we want to leave with you today," he told the reporters in a webinar. "There is still time to act. It would have been much simpler, much more straightforward to have fixed this already, but it can be done now. We can make it work, whether it's this week, next week or next month,...but we remain ready to help leaders in Washington find a bipartisan solution that protects coverage and delivers real, affordable choice in the Marketplace."

BCBSA officials also hope that a solution will allow the credits to remain in their current form -- at least for now.

"What we've been calling for, and what I think a number of bipartisan leaders have been calling for, is a clean extension of the enhanced premium tax credits for next year, and if there are changes to be made, Republicans have certainly mentioned how they are interested in making improvements to the Affordable Care Act in the marketplaces, we would ask that those are placed in a later debate, or at least in 2027 because it's just so late in the process to operationalize big changes to the marketplace now and premiums now," Merrit said.

BCBSA's comments on industry's readiness to ensure consumers can access the higher credits if they're made available echo AHIP and other stakeholders' view that it's not too late for Congress to mitigate the average 114% increase in monthly premium costs that consumers will face if the subsidies expire.

But the overarching 2026 premiums, which increased by an estimate average 18% compared to 2025, including the average of about 5% that insurers attribute to the loss of the tax credits, are likely to be unchanged, Merrit confirms, pointing out it's only 60 days until coverage starts

There's a difference between the gross premium -- the rates that insurers submitted for 2026 -- and the net premium, or the amount that consumers actually pay, explains Kris Haltmeyer, vice president, legislative and regulatory policy.

"If you think about sticker shock ... the vast majority of that sticker shock comes from the expiration of the enhanced premium tax credits themselves," he says.

BCBSA says that despite the uncertainty around the credits, consumers should not delay signing up for coverage -- and should be alert on potential updates.

Eligible consumers will still be able to take advantage of the credit even if Congress acts after Nov. 1. If the credits are extended in their current form, CMS should be able to quickly update healthcare.gov's tax credit engine so that consumers shopping for coverage can see the costs with the credits factored in, BCBSA says.

Consumers who are returning to update their account information could also select a plan that factors in those credits once they're available. And CMS or state exchanges could reprocess the credits for those who didn't return to the exchanges, Haltmeyer adds.

But the longer Congress takes to come to a solution here, the harder it is to put the processes in place to make sure that consumers get enhanced credits, he says.

BCBS officials also say that insurers want the ACA markets to remain strong -- and that becomes more difficult without the extension. Without the credits, younger and healthier consumers may forgo coverage due to costs, leaving an older, sicker population, and creating cost challenges for individuals themselves, plans and taxpayers. "So, it does raise some pretty serious questions about the future of the program. That's why we are fighting so hard for the extension now -- because it is a market that has worked. It insures more than 22 million Americans. We want to keep it as a viable option," Merrit says.