

Congress Remains Stuck on Obamacare Credits as Enrollment Closes

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Reporter

It's the last day to sign up for Obamacare health insurance plans and lawmakers remain at loggerheads over whether to revive federal subsidies and reverse a dramatic surge in premiums for more than 20 million Americans.

The subsidy expiration has become a significant issue in this year's midterm elections, which are focused squarely on voter concerns about the cost of living. With premiums expected to more than double on average, failure to reach a bipartisan accord puts vulnerable Republicans in a particularly difficult bind.

Without a deal, experts estimate that nearly 4 million people will lose insurance over the next decade, with implications for insurers and the broader health-care system, which faces the costly prospect of treating uninsured patients.

"Time's not our side," said Senator [Bernie Moreno](#), an Ohio Republican trying to broker a bipartisan compromise. Lawmakers, he said, want to strike a deal and pass it by the end of the month.

Cynthia Cox, a vice president at KFF, a nonpartisan health care research organization, said the longer Congress waits the more complicated and difficult a resolution will be. "The farther away you get from open enrollment, the harder it is to get people to come back and shop again," she said.

While several lawmakers have said Jan. 15 isn't a firm deadline for coverage decisions, it will only become more difficult to enroll those who opted to forego insurance. The campaign to revive the pandemic-era tax credits has galvanized out-of-power Democrats, who have made the subsidies central to their midterm message on affordability as they seek to reclaim the majority in one or both chambers of Congress.

Swing-district House Republicans like Pennsylvania's [Brian Fitzpatrick](#) recently defied party leaders to help pass a three-year extension of the subsidies. A similar vote failed in the Senate, however, and negotiations there have run headlong into a clash over how to address abortion coverage.

President Donald Trump, who tried to kill the Affordable Care Act, or Obamacare, in his first term, has further complicated matters by threatening to veto an extension and promising to unveil his own separate plan to address health care costs.

Enrollment was down about 1.4 million from last year near the start of this month, according to [data released this week](#) by the Centers for Medicare and Medicaid Services.

That's short of the most dire estimates, but experts expect enrollment to slip further as people are faced with shouldering higher costs and cancel coverage.

Abortion Dispute

Moreno has said Senate negotiators broadly agree on a two-year extension of the subsidies that would impose an income cap as well as minimum monthly premiums. An agreement also could allow consumers to funnel the subsidy into federally funded tax-advantaged health savings accounts next year.

The deal would reopen the enrollment period and extend it until March 1, Moreno said.

Yet disagreements over abortion could derail bipartisan talks or undermine broader support within either party of a compromise.

Senator [Jeanne Shaheen](#) of New Hampshire, a key Democratic negotiator, said this week lawmakers were "not there yet" on language to address abortion coverage.

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It's an open question how long implementation of a revived tax credit could take, especially if a bipartisan deal makes changes that require the writing of new rules. A clean extension, or at the very least an extension that makes no changes to the credits for 2026 would be the easiest and quickest for insurers to implement.

“I’ve heard it being likened to flipping a switch,” Cox said, adding that implementation could occur “within a few weeks.”

Potential Complications

But other changes would take more time. Just how much would depend on how substantial those modifications might be. Imposing an income cap would be relatively straightforward, but implementing a minimum premium could be a bit more complicated, Cox said.

New abortion restrictions would make the task of implementation a lot more complicated, she said, pointing out that the policy could potentially face legal challenges.

Centene Corp., Molina Healthcare and Oscar Health Inc. are the insurers most heavily involved in selling Obamacare coverage. UnitedHealth Group Inc., Elevance Health Inc. and the Cigna Group also sell exchange plans that could be hit by lower enrollment.

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