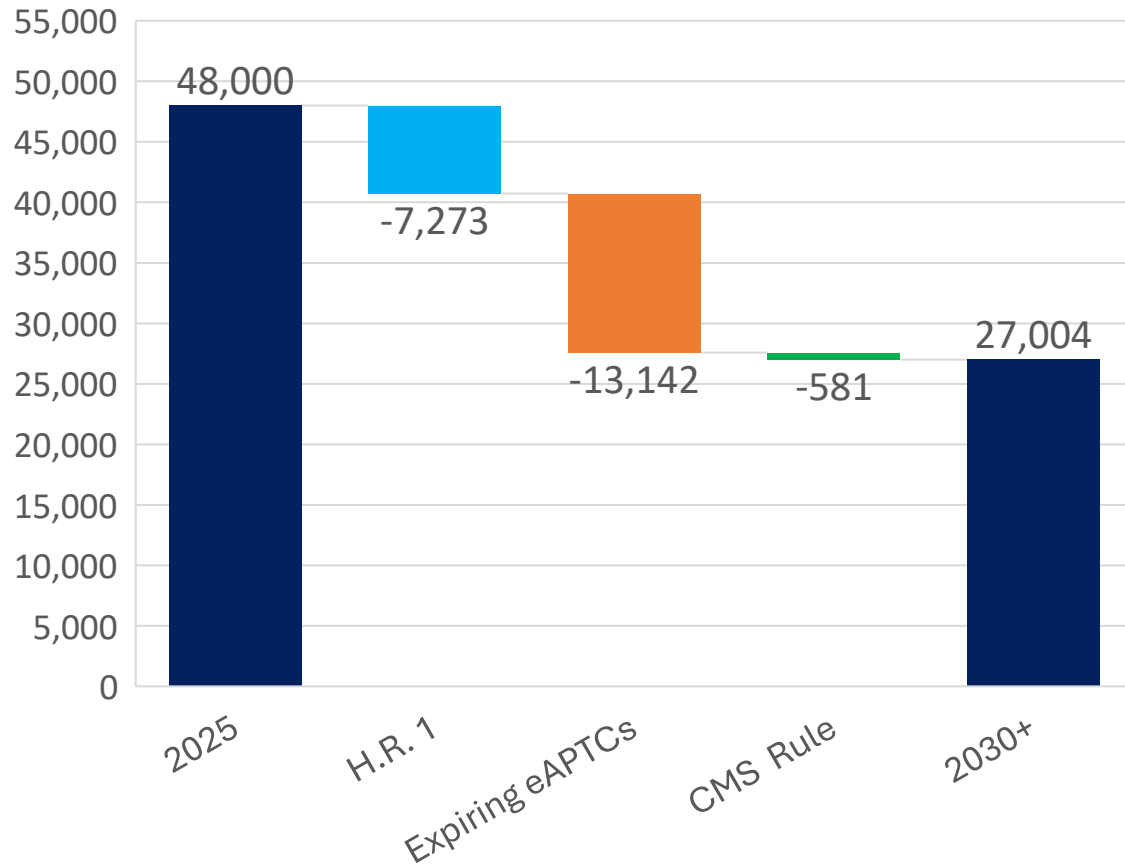


# Marketplace Federal Impacts – Estimate for RI

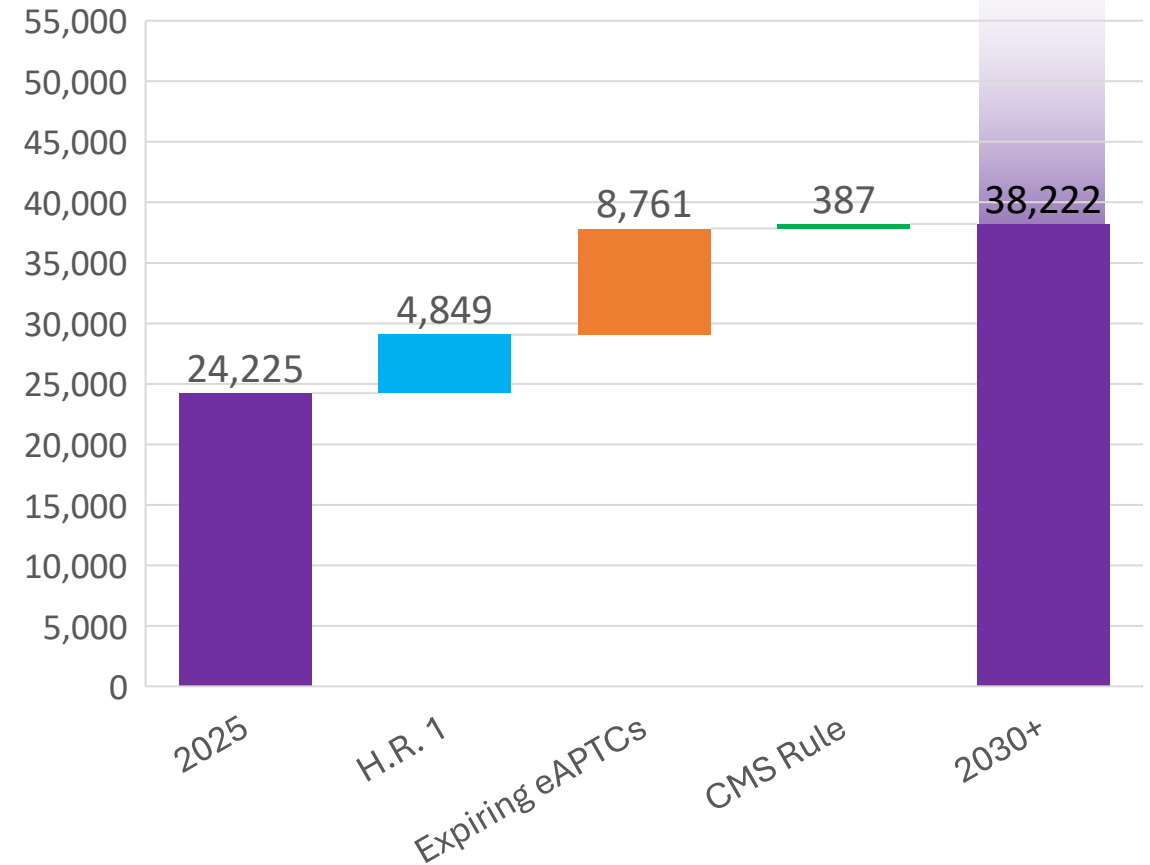
Marketplace provisions only, not including Medicaid provisions



### Potential HSRI Enrollment



### Marketplace Federal Impact to RI Uninsured



Used CBO estimates to compare H.R. 1 as a portion of impact of expiration of enhanced APTC. CBO estimates impact to uninsured is ~2/3 as much, as some enrollees might be able to find other coverage.

# Impact of Enhanced Tax Credit Expiration

Expiration of enhanced APTCs may double average costs for HSRI enrollees in 2026. Total impact = \$59.3 Million.

- Largest % increase—those below 200% FPL
- Largest \$ increase—those above 400% FPL

Household FPL		# Eligible for APTC	Average Monthly Premium (2026)				Total Annual APTC Loss	
			With eAPTC	Without eAPTC	\$ Premium Increase	% Premium Increase	Eligible APTC	Subtotal (% of Total Eligible APTC)
<200%	<150%	8,645	\$13	\$59	\$46	348%	\$5,172,834	\$19,840,476 (33%)
	150-200%	11,642	\$40	\$137	\$98	246%	\$14,667,642	
200-250%	200-250%	7,459	\$86	\$205	\$119	138%	\$11,752,652	\$11,752,652 (20%)
250-400%	250-300%	5,243	\$138	\$260	\$122	88%	\$8,286,519	\$14,618,198 (25%)
	300-350%	3,206	\$206	\$318	\$112	54%	\$4,492,016	
	350-400%	1,921	\$291	\$369	\$79	27%	\$1,839,663	
>400%	>400%	3,288	\$446	\$779	\$333	75%	\$13,126,610	\$13,126,610 (22%)
<b>Total Enrollees</b>		41,404	<b>\$109</b>	<b>\$220</b>	<b>\$111</b>	<b>101%</b>	<b>\$59,337,936</b>	<b>\$59,337,936 (100%)</b>

- 2025 enrollment is adjusted for anticipated H.R. 1 immigration-related enrollment losses occurring in 2026 and 2027
- This analysis uses 2026 coverage parameters and 2025 enrollment; no changes in plan selection are assumed.