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Nearly Half a Million Pennsylvanians Could Lose Health Coverage in 2026

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As Pennsylvania residents prepare for another open enrollment season under the Affordable Care Act (ACA) beginning on November 1, many face a troubling question: will they still be able to afford their health insurance next year?

The answer depends on whether Congress acts to extend enhanced ACA tax credits—[temporary subsidies that have helped millions of Americans](#) keep coverage since 2021. These tax credits are scheduled to expire on January 1, 2026, after Congress failed to extend them this summer. The same One Big Beautiful Bill Act (OBBBA) that allowed them to lapse also cut \$911 billion from Medicaid, intensifying partisan conflict over federal health spending.