



## Looming Health Care Policies Will Hurt Iowans

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The lingering shutdown of the federal government is not just political theater. It is driven by a standoff over health care that threatens working Iowans with dramatic increases in health care costs, diminished access to care, or the loss of coverage altogether.

These risks stem from provisions of the “One Big Beautiful Bill Act” passed this summer, which included deep cuts to the federal share of Medicaid benefits and an end to tax credits that put “marketplace” coverage under the Affordable Care Act (ACA) within reach of working Iowa families. These disastrous policies are expected to throw **over 113,000 Iowans** into the ranks of the uninsured, **nearly triple average premiums** for ACA coverage, and **threaten to close** struggling rural hospitals.

The first blow will be the expiration of the ACA tax credits. These credits, established under the American Rescue Plan in 2021 and extended by the Inflation Reduction Act, lowered the cost of ACA premiums for working and middle-class Iowans, and led to a dramatic increase in ACA enrollments. When those credits expire at the end of this year, premium costs will skyrocket: the average ACA premium in Iowa is **projected to increase** from \$352/month to \$962/month.