

February 13, 2025

Representative Mina, Chair
Health & Social Services Committee
State Capitol Room 416
Juneau, AK 99801
Representative.Genevieve.Mina@akleg.gov

RE: AHHA Supports House Joint Resolution No. 9

Dear Representative Mina,

For over 70 years, the Alaska Hospital & Healthcare Association (AHHA) has served as a non-profit trade association representing Alaska's hospitals, nursing homes, and a growing number of healthcare partners across the continuum of care. AHHA members play an invaluable role, both as community providers and essential employers, in cities, towns, and villages across Alaska.

AHHA strongly supports House Joint Resolution No. 9, which urges Congress to extend the enhanced tax credits for health insurance premiums under the Affordable Care Act, and calls on the state's congressional delegation to champion the extension of the tax credits. These refundable tax credits are critical for making health insurance more affordable and accessible for thousands of Alaskans purchasing coverage through the federal Marketplace.

House Resolution Joint Resolution No. 9 perfectly articulates what is at stake here—affordable health care is a fundamental need and access to care is essential for the well-being, economic stability, and dignity of all Alaskans. If Congress does not extend the enhanced tax credits, we are gravely concerned there will be a significant increase in the uninsured population, which will complicate access to care, leave people untreated, and ultimately lead to a greater reliance on emergency rooms.

We also believe allowing the enhanced tax credits to expire will destabilize an already volatile insurance market in Alaska. This undoubtedly will negatively impact small businesses and their ability to provide independent, more affordable healthcare options for employees.



Like many others in our state, AHHA will continue to communicate the importance of this issue, and we thank you for your leadership in prioritizing access to quality, affordable, sustainable healthcare for all Alaskans.

Sincerely,

A handwritten signature in blue ink, appearing to read 'J. Kosin', is positioned above the printed name.

Jared C. Kosin, JD, MBA
President & CEO



February 21, 2025

Representative Genevieve Mina
Chair, House Health & Social Services
State Capitol Room 416
Juneau, AK 99801

Re: ANTHC Letter of Support HJR 9

Chair Mina,

On behalf of the Alaska Native Tribal Health Consortium (ANTHC), I write in support of House Joint Resolution (HJR) 9 to extend the enhanced tax credits for health insurance premiums under the Affordable Care Act.

ANTHC is a statewide Tribal health organization serving all 229 tribes and all Alaska Native and American Indian (AN/AI) people in Alaska. ANTHC provides a wide range of statewide public health, community health, environmental health, and other programs and services for Alaska Native people and their communities. ANTHC and Southcentral Foundation operate programs at the Alaska Native Medical Center, the statewide tertiary care hospital for all AN/AI people in Alaska, under the terms of Public Law 105-83.

HJR 9 urges the United States Congress to extend the enhanced tax credits for premiums that have made health insurance more accessible and affordable for Alaskans. We are all concerned about the rising cost of health insurance and Alaska is no exception with health insurance costs increasing 50% over the last three years. Failure to extend the enhanced tax credits for premiums would exacerbate this problem with real and substantial impact on Alaskans.

ANTHC supports HJR 9 to urge United States Congress to extend enhanced tax credits for health insurance premiums under the Affordable Care Act.

Sincerely,

A handwritten signature in black ink that reads "Monique R. Martin". The signature is written in a cursive, flowing style.

Monique R. Martin
Vice President, Intergovernmental Affairs

Alaska Native Tribal Health Consortium
4000 Ambassador Drive, Anchorage, Alaska 99508
Main: (907) 729-1900 | Fax: (907) 729-1901 | anthc.org



February 18, 2025

The Honorable Genevieve Mina
Alaska State House
State Capitol Building
Juneau, AK 99801

Subject: Support for HJR 9 – Extending the Inflation Reduction Act’s Tax Credits to Keep Alaskans Insured

Dear Representative Mina,

On behalf of Protect Our Care Alaska, I am writing to express our strong support for House Joint Resolution 9 (HJR 9), urging Congress to extend the critical tax credits under the Inflation Reduction Act that have made health insurance more affordable for thousands of Alaskans. These savings have been instrumental in increasing access to health care across our state.

Thanks to these enhanced tax credits, a record 23,000 Alaskans enrolled in ACA Marketplace plans in 2024. However, without congressional action, these tax credits are set to expire at the end of 2025, putting thousands of Alaskans at risk of losing affordable health coverage. Premiums could more than double for tens of thousands of Alaska residents.

The impact of such an increase would be devastating for families, small businesses, and communities across Alaska. Health care should not be a luxury—it is a necessity. We urge our federal representatives to prioritize the well-being of their constituents by working to extend these tax credits and ensure continued access to affordable health care.

Thank you for your commitment to ensuring that health care remains affordable and accessible in our state.

Sincerely,

A handwritten signature in black ink, appearing to read "Amber Lee".

Amber Lee
State Director
Protect Our Care Alaska



February 25, 2025

Alaska State Legislature
Alaska State Capitol
120 4th Street
Juneau, AK 99801

RE: Support for House Joint Resolution 9 – Extend Affordable Care Tax Credits

Dear Representative Mina,

Alaska Children's Trust (ACT) offers our strong support for House Joint Resolution 9, which urges the US Congress to extend enhanced tax credits for health insurance premiums under the Affordable Care Act. ACT supports policies that promote access to healthcare for children, youth, and their families. House Joint Resolution 9 supports continued access to healthcare for Alaskans by encouraging Congress to extend these enhanced tax credits.

The passage of the Affordable Care Act was pivotal in reducing the rate of uninsured individuals in Alaska, including thousands of families with children. House Joint Resolution 9 highlights one of the policies in that legislation, enhanced tax credits for health insurance premiums. These tax credits help make health insurance more accessible and affordable for Alaskans, promoting health, wellbeing and economic stability. **Maintaining these enhanced tax credits is critical to ensure continued access to health insurance for thousands of Alaskan families.**

House Joint Resolution 9 encourages the US Congress to extend these enhanced tax credits, benefiting Alaska's children, families, and communities. Allowing these critical tax credits to expire would be detrimental to the health and wellbeing and Alaska's families. We appreciate your leadership on this important issue.

Sincerely,

Trevor J. Storrs
President & CEO
Alaska Children's Trust

ANNA B. BRAWLEY
ANCHORAGE, ALASKA 99517
PHONE: 907.717.7073
ANNAB.BRAWLEY@GMAIL.COM

February 25, 2025

To Members of the Alaska Legislature:

As an Alaska resident, a household with 2 small business owners who both rely on the Individual Health Insurance Exchange for our health insurance coverage, a stroke (TIA) survivor, and someone without the means to pay the extremely high premiums for health insurance in Alaska without significant cost-sharing, I urge you to recognize the importance of enhanced premium tax credits for small businesses, self-employed people, and working families in Alaska who would struggle or lose health insurance coverage without these tax credits.

As everyone in Alaska is surely aware, health care is extremely expensive: both being able to afford the premiums for health insurance coverage, and actually accessing care when it's needed. The cost and availability of care is very personal for me. As a self-employed person who is currently only able to work part time, I rely on the insurance marketplace for care. Before, I was covered through my prior employer in 2021 when I had a health emergency (with no warning or prior health history), and am now at elevated risk for a future stroke. If I were to lose the ability to afford insurance today, and had another acute health incident that impacted my ability to work, I would face a pile of medical bills and potential bankruptcy if I did not have coverage, on top of significant recovery time to become healthy.

That is just my story: every other small business owner, self-employed person, and other workers whose employers do not provide health insurance coverage likely has an equivalent story about the costs of health care, either as a major financial threat over their heads, or a story of suffering through a costly medical emergency. The costs further multiply for people with children, people caring for relatives with health issues, and in fact any scenario where they cannot work full time, or work a job without health care.

Alaska has some of the highest health care costs in the nation, and by extension, the world—in my opinion, this is a significantly underestimated drag on the state economy, particularly for creation and growth of small businesses, and it's almost invisible to the population who are covered through major payors (military, government, large companies and organizations.)

I understand there is an opportunity with Congress in its budget process to extend the existing enhanced premium tax credits beyond their current expiration date of 2025. Extending these tax credits into future years will ensure Alaskans, especially small businesses and self-employed workers like me and many people I know, can continue to afford the already-expensive health care coverage available to us in Alaska.

Thank you for your consideration.

Anna B. Brawley

This letter is written in my personal capacity as an individual resident, and small business owner, in Anchorage AK.



The Honorable Lisa Murkowski
522 Hart Senate Office Building
Washington, DC 20510

The Honorable Dan Sullivan
706 Hart Senate Office Building
Washington, DC 20510

The Honorable Nick Begich III
153 Cannon House Office Building
Washington, DC 20515

Re: Extend Enhanced Tax Credits for Health Insurance Premiums Under the Affordable Care Act

CC: Representative Genevieve Mina, Chair, Alaska House Health & Social Services Committee

Dear Senator Lisa Murkowski, Senator Dan Sullivan, and Representative Nick Begich III,

I am writing today on behalf of the National Association of Benefits and Insurance Professionals Alaska Chapter (NABIP Alaska Chapter) – a member organization representing consultants, licensed agents and brokers who are engaged in the sale and service of health insurance and other ancillary products and serving employers and consumers in all fifty states – to bring your attention to concerns regarding the enhanced tax credits for health insurance premiums under the Affordable Care Act that will expire at the end of 2025. We urge Congress to act to extend the existing tax credits or make the tax credits permanent to ensure access to affordable insurance for Alaskans.

Congress has until the end of 2025 to decide whether to extend a popular and effective tax credit that helps make health insurance affordable and accessible for approximately 24,000 Alaskans. These are individuals that don't get health insurance through an employer, government or federal plan like Medicare/Medicaid, VA, military, Alaska PERS/TRS, Indian Health Service. These include individuals and families who are self-employed, gig and seasonal workers, small business owners, and early career professionals. They do not have an alternate option for health insurance aside from the individual market.

If the enhanced subsidies expire at the end of 2025, almost all marketplace enrollees will experience steep increases in premium payments in 2026. The Alaska Division of Insurance cited

an example of a family receiving these enhanced tax credits currently paying \$8,000 per year. This annual amount would increase to over \$40,000 per year if the credits are not extended.

Alaska is already challenged with an aging population and net out migration. Policies that will help us maintain a robust working age population in our state are critical. In order to encourage enterprising Alaskans to start businesses and to attract more young people to our state, we must provide the basics – including access to affordable healthcare. The credits help safeguard consumers' access to affordable, quality health insurance. Having access to affordable and quality healthcare is a primary requirement of attracting and retaining a strong workforce.

If the enhanced premium tax credits expire, it will double health insurance premiums for tens of thousands of Alaskans, and cause many of them not to be able to afford insurance. This will put pressure on other state-funded assistance programs and emergency medical services. This could cause severe economic and health consequences for families, individuals, the community and the state. If enrollment in the state's individual health insurance marketplace is reduced, it will destabilize an already small risk pool, leading to higher costs for everyone, and the potential for more insurance carriers and service providers to leave the state

A [new report](#) from George Washington University and the Commonwealth Fund finds that if Congress allows enhanced premium tax credits to expire at the end of 2025, many states will experience significant economic impacts. The [Alaska specific impacts](#) according to the report: included an economic output change of -\$152 million and a Federal funding loss of \$76 million.

On behalf of NABIP Alaska Chapter, I would like to thank you for your attention to this matter. NABIP Alaska Chapter supports access to affordable and quality healthcare. Extending the enhanced tax credits will allow Alaskans to continue to access affordable health insurance needed to live healthy lives.

Sincerely,

Albert Fogle
NABIP Alaska President
907.575.5625
Albert.Fogle@ModaHealth.com