



ALASKA STATE LEGISLATURE

Representative Genevieve Mina

Chair, House Health and Social Services Committee

Serving House District 19: Airport Heights, Mountain View, & Russian Jack

HJR 9 Sponsor Statement

“Urging the United States Congress to extend enhanced tax credits for health insurance premiums under the Affordable Care Act.”

The Affordable Care Act (ACA) has made a significant and positive impact on health care coverage for working families, self-employed individuals, and small businesses through Medicaid expansion and the creation of the ACA Health Insurance Marketplace. Premium tax credits play a crucial role in the affordability of marketplace insurance; the majority of Alaskans on the marketplace qualify for subsidies that lower their health insurance premiums and out-of-pocket costs.

The passage of the American Rescue Plan and the Inflation Reduction Act expanded the affordability of the marketplace through ACA enhanced premium tax credits, benefitting over 23,000 Alaskans. The expiration of these enhanced tax credits, scheduled for the end of 2025, would have devastating consequences for Alaska’s residents, particularly for entrepreneurs and small-business owners. Tens of thousands would be hit with a dramatic increase in their health insurance premiums, leaving many with impossible decisions between paying for health care and meeting other basic needs like housing and food. Without these enhancements, countless families across our state would face the harsh reality of skyrocketing premiums, with many being unable to afford health insurance at all.

House Joint Resolution 9 urges Congress to take immediate action to extend ACA enhanced tax credits, ensuring that health care remains affordable and accessible to all Alaskans. Stabilizing Alaska’s health insurance marketplace is an essential measure for securing both the health and economic stability of Alaska.

Session: State Capitol Room 416 • Juneau, AK 99801-1182 • (907) 465-3424

Interim: 1500 W. Benson Blvd. • Anchorage, AK 99503

Rep. Genevieve.Mina@akleg.gov

HOUSE JOINT RESOLUTION NO. 9

IN THE LEGISLATURE OF THE STATE OF ALASKA

THIRTY-FOURTH LEGISLATURE - FIRST SESSION

BY REPRESENTATIVE MINA

Introduced: 2/12/25

Referred: Health and Social Services

A RESOLUTION

1 **Urging the United States Congress to extend enhanced tax credits for health insurance**
2 **premiums under the Affordable Care Act.**

3 **BE IT RESOLVED BY THE LEGISLATURE OF THE STATE OF ALASKA:**

4 **WHEREAS** affordable health care is a fundamental need for all state residents, and
5 access to medical care is essential for the well-being, economic stability, and dignity of
6 individuals and families; and

7 **WHEREAS** the federal Affordable Care Act has significantly reduced the number of
8 uninsured state residents, enabling tens of thousands of families, self-employed individuals,
9 hourly workers, and small business owners to secure health insurance and access necessary
10 medical care; and

11 **WHEREAS** the United States Congress originally enacted the health care premium
12 tax credits through the American Rescue Plan and extended the tax credits in the Inflation
13 Reduction Act, making health insurance more accessible and affordable for more than 23,000
14 state residents; and

15 **WHEREAS** the enhanced premium tax credits are set to expire at the end of 2025
16 unless Congress takes action; and

1 **WHEREAS** the expiration of the enhanced premium tax credits will result in the more
2 than doubling of health insurance premiums for tens of thousands of state residents and will
3 result in residents losing the ability to afford health insurance altogether; and

4 **WHEREAS** the expiration of the enhanced premium tax credits will force many state
5 residents to choose between health care and other basic needs, such as housing and food,
6 while also increasing reliance on state-funded assistance programs and emergency medical
7 services, thereby straining the state's budget and resources; and

8 **WHEREAS** the continuation of enhanced premium tax credits is vital for maintaining
9 economic stability, lowering health care costs for families, and ensuring that state residents do
10 not delay or forgo critical medical care; and

11 **WHEREAS** reduced enrollment in the state's individual health insurance marketplace
12 could destabilize risk pools, leading to higher premiums and the potential for more carriers to
13 leave the already limited health insurance provider market in the state; and

14 **WHEREAS** failure to extend the enhanced premium tax credits will have severe
15 economic and health consequences for families, individuals, the sustainability of the state's
16 health insurance marketplace, and the economy of the state as a whole;

17 **BE IT RESOLVED** that the Alaska State Legislature respectfully urges the United
18 States Congress to act swiftly through budget reconciliation or other legislative means to
19 extend beyond 2025 enhanced premium tax credits for health insurance premiums under the
20 Affordable Care Act; and be it

21 **FURTHER RESOLVED** that the Alaska State Legislature calls on the state's
22 congressional delegation to champion the extension of enhanced premium tax credits,
23 prioritizing the health and economic stability of the state's residents by ensuring that
24 affordable health care remains accessible to all.

25 **COPIES** of this resolution shall be sent to the Honorable Donald J. Trump, President
26 of the United States; and the Honorable Lisa Murkowski and the Honorable Dan Sullivan,
27 U.S. Senators, and the Honorable Nicholas Begich, U.S. Representative, members of the
28 Alaska delegation in Congress.

Fiscal Note

State of Alaska
2025 Legislative Session

Bill Version: HJR 9
Fiscal Note Number: _____
() Publish Date: _____

Identifier: HJR9-LEG-SESS-02-21-2025
Title: EXTEND AFFORDABLE CARE ACT TAX CREDITS
Sponsor: MINA
Requester: (H) HEALTH AND SOCIAL SERVICES

Department:
Appropriation:
Allocation:
OMB Component Number: 0

Expenditures/Revenues

Note: Amounts do not include inflation unless otherwise noted below. (Thousands of Dollars)

	FY2026	Included in	Out-Year Cost Estimates				
	Appropriation Requested	Governor's FY2026 Request	FY 2027	FY 2028	FY 2029	FY 2030	FY 2031
OPERATING EXPENDITURES	FY 2026	FY 2026	FY 2027	FY 2028	FY 2029	FY 2030	FY 2031
Personal Services							
Travel							
Services							
Commodities							
Capital Outlay							
Grants & Benefits							
Miscellaneous							
Total Operating	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Fund Source (Operating Only)

None							
Total	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Positions

Full-time							
Part-time							
Temporary							

Change in Revenues

None							
Total	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Estimated SUPPLEMENTAL (FY2025) cost: 0.0 *(separate supplemental appropriation required)*

Estimated CAPITAL (FY2026) cost: 0.0 *(separate capital appropriation required)*

Does the bill create or modify a new fund or account? No
(Supplemental/Capital/New Fund - discuss reasons and fund source(s) in analysis section)

ASSOCIATED REGULATIONS

Does the bill direct, or will the bill result in, regulation changes adopted by your agency? No
If yes, by what date are the regulations to be adopted, amended or repealed?

Why this fiscal note differs from previous version/comments:

Initial version, not applicable. One page, zero note.

Prepared By: <u>Sante Lesh, Deputy Executive Director</u>	Phone: <u>(907)465-4824</u>
Division: <u>Legislative Affairs Agency</u>	Date: <u>02/21/2025 08:42 AM</u>
Approved By: <u>Jessica Geary, Executive Director</u>	Date: <u>02/21/2025</u>
Agency: <u>Legislative Affairs Agency</u>	



HEALTH

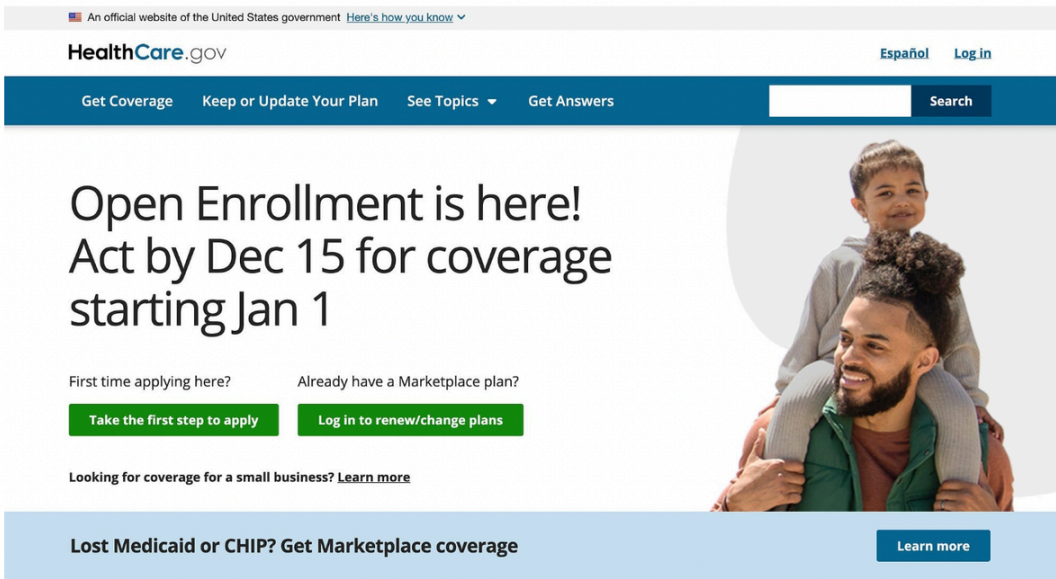
COMMENTARY

Scores of Alaskans face another eye-watering spike in their health care costs next year

Premiums for Alaska health insurance plans on the federal marketplace have spiked more than 50% over the past three years. Does anyone care?

NATHANIEL HERZ, NORTHERN JOURNAL

DECEMBER 24, 2024 5:00 AM



A screenshot of the landing page for the federal health insurance marketplace. (Image provided by Nat Herz)

Late last year, when I went to sign up for my 2024 health insurance on the federal Obamacare marketplace, the options all seemed

expensive – more expensive than what I paid in 2023.

A perk of being an independent news publisher is that instead of just grouching about this to my family and friends, I also had a legitimate pretext to ask Alaska's top insurance regulator: What's going on?

She responded 16 minutes later with exactly what I was looking for: a [chart](#) showing that, indeed, the plans offered by my insurer, Premera, rose an average of 16.7% between 2023 and 2024 – on top of a 19.5% increase the previous year.

Painful. Not just for me, but for the roughly 25,000 other Alaskans who were getting their health care not from their employer, but directly from insurers through the marketplace.

I wrote a [story](#) headlined: “Monthly premiums for health insurance on the federal marketplace will rise 16% in Alaska next year.”

It got picked up widely across the state, elicited some interesting responses and, for a minute, made me consider whether it was worth diverting some of my journalistic efforts to covering health care. Alaska's health care costs [consistently rank](#) among the nation's highest, yet elected officials don't seem to be making urgent efforts to change that.

But I let the subject go, dutifully paying \$834 a month for my “Blue Cross Alaska One Gold” plan, for a total of some \$10,000 a year just in premiums this year. I expect that I will receive some of that money back through tax credits – perhaps \$2,000 to \$4,000 – but I won't know until I send my return to the IRS.

Fast forward to earlier this month, when it was time, again, to choose insurance for the next year. The monthly price for the same gold plan for 2025 again jumped substantially: to \$953, or an additional \$1,400 in premiums over the course of 2025.

The cheapest “bronze”-level plans are rising sharply, too: to \$609 a month from \$490 for a person my age, according to a [state analysis](#).

The overall average increase in individual plans for 2025 is 16.9% – even higher than the 16.4% from the year before, and far outstripping the [average 7% increase](#) nationally.

Marketplace premiums in Alaska also rose 18.4% between 2022 and 2023, [according to the state's analysis](#) – meaning that the total increase in the past three years exceeds 50%. Small group plans are

seeing steep increases in 2025, too, though larger group plans are not, insurance regulators told me.

Again, tax credits are likely to return some of my premium cost to me at the end of the year; under the current scheme, they limit my premium expense to 8.5% of annual income. But that provision of federal health care law is [actually set to expire](#) next year: It's part of what's known as "enhanced" tax credits adopted during the coronavirus pandemic.

Without action from Congress, I and thousands of other Alaskans enrolled in individual health insurance plans could face sharp cost increases after next year – an [estimated average](#) of \$1,836, according to the health policy research organization KFF.

I'd like to stop here for a second just to back up: When I quit my job at a newspaper and launched Northern Journal, the biggest question mark was health care – specifically, whether I'd be able to afford it.

I have a heart condition, so going uninsured isn't an option for me, but the cost of the marketplace plans was daunting. So was having to guess my future income and knowing that I could face a higher tax bill if I was wrong, as the amount of the credits is tied to your earnings.

Even with tax credits, health care is still an enormous expense: [KFF says](#) that for someone my age making \$75,000, the subsidized cost of a mid-range marketplace plan for 2025 is \$529 a month in Alaska, or more than \$6,000 a year.

I'm sure the state's elected officials would like to tell you that Alaska is open for business. But I can tell you from personal experience: A price tag like that one is a huge obstacle to entrepreneurship.

Don't just take it from me: A fellow independent journalist also told me that the 2025 increases might force her to quit and find an employer who offers health coverage. Her family, she said, will be paying almost the equivalent of a second mortgage in 2025 unless she finds a job with employer-sponsored insurance.

State regulators and Premera officials both told me that the drivers of next year's premium spikes are similar to last year's: price increases for services and drugs, and higher demand for them.

"The impact of the COVID-19 pandemic continues to wash through the claims expense. Folks that put off care or didn't receive

care and now have some more serious illnesses are continuing to be observed in the data,” said Premera’s top Alaska executive, Jim Grazko. He wouldn’t agree with my characterization that the rate increases amount to a crisis, saying that Alaskans are buying marketplace insurance plans in increasing numbers, rather than abandoning them.

Insurers have become a scapegoat in America’s conversation around health care – see the case of Brian Thompson and Luigi Mangione – but it’s hard to directly blame them here. Premera, [in filings](#) with federal regulators, says it lost \$12 million in Alaska’s individual market in 2023, and Grazko said the company continues to price its products “pretty much to break even.”

How, then, to fix the underlying problems of provider and drug cost increases, along with the worsening health of Alaskans? That’s beyond my pay grade; identifying the right policy fixes is a bigger job than I’m able and willing to take on here.

What I can and will continue to do is remind my audience – which includes many elected and non-elected officials in state and federal government – that this system isn’t working. It’s not working for me; it’s not working for the tens of thousands of others on Alaska’s federal marketplace plans; it’s not working for the innumerable friends and loved ones who tell me they feel dehumanized by the American health care system. And I don’t get the sense that much is being done about it.

Ten days ago, [I emailed spokespersons](#) for both of Alaska’s U.S. senators, Republicans Lisa Murkowski and Dan Sullivan, and for Alaska’s incoming member of Congress, Republican Nick Begich.

Among the questions I asked: Do they have a comment on the steep increases faced by Alaskans who get insurance from the marketplace? How serious of a problem are the past three years of increases? What do you believe are policy solutions that could blunt these increases in the future?

I haven’t received a response.

Nathaniel Herz welcomes tips at natherz@gmail.com or (907) 793-0312. This [article](#) was originally published in Northern Journal, a newsletter from Herz. Subscribe at this [link](#).

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



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