

From: [Susan A](#)
To: [House Health and Social Services](#)
Subject: Public Testimony HJR 9
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Public Testimony in Support of HJR 9: Extension of Enhanced Tax Credits for Health Insurance Premiums under the Affordable Care Act

Honorable Members of the Alaska State Legislature,

I am here today to express my strong support for House Joint Resolution No. 9 (HJR 9), urging the United States Congress to extend the enhanced premium tax credits for health insurance premiums under the Affordable Care Act (ACA). This resolution is critical for the well-being of Alaska's residents, particularly those who rely on affordable healthcare to maintain their economic stability and access necessary medical care.

Affordable Healthcare is a Fundamental Right: Access to affordable healthcare is a fundamental need for all Alaskans. Many of our state residents—whether they are small business owners, hourly workers, self-employed individuals, or families—rely on the enhanced tax credits made available by the ACA to afford health insurance premiums. Without these credits, many would face the impossible choice between maintaining health insurance and meeting other basic needs, such as housing or food.

Impact of the Affordable Care Act in Alaska: The federal ACA has already made significant strides in reducing the number of uninsured residents in our state. It has enabled tens of thousands of individuals and families to secure health insurance and gain access to necessary care. The introduction of enhanced tax credits through the American Rescue Plan and the Inflation Reduction Act has further expanded access to healthcare, impacting over 23,000 Alaskans who now have more affordable insurance options.

Potential Consequences of the Expiration of Tax Credits: The expiration of these enhanced tax credits at the end of 2025 would have devastating consequences for our residents. As the resolution clearly outlines, health insurance premiums would more than double for many individuals and families, placing them in a precarious financial position. We could see a mass exodus from the individual health insurance marketplace, destabilizing risk pools and increasing premiums even further, which may result in fewer healthcare providers operating in the state.

Moreover, failure to extend these credits will increase reliance on state-funded assistance programs and emergency medical services, further straining Alaska's budget and resources. This would undermine the economic stability of our state and hinder the healthcare accessibility that so many Alaskans rely on.

Call to Action for Alaska's Congressional Delegation: I urge Congress to act swiftly and extend these enhanced premium tax credits beyond 2025. By doing so, Congress will not only protect the health and well-being of our residents but also stabilize Alaska's healthcare system and economy. I also call on Alaska's congressional delegation—Senators Lisa Murkowski and Dan Sullivan, and Representative Nick Begich—to champion the extension of these tax credits and advocate for the continued access to affordable health care for all Alaskans.

The continued availability of enhanced premium tax credits is vital to ensure that Alaskans can continue to access necessary medical care without sacrificing their economic stability. I strongly support HJR 9 and urge the Legislature to adopt this resolution and send it to Congress with the message that affordable healthcare is a priority for Alaska's residents. We must act now to protect the health, economic well-being, and future of our state.

Thank you for your time and consideration.

Susan Allmeroth

Two Rivers

Myself