



Pennsylvania
Insurance Department

Pennsylvania
Department of Human Services



FOR IMMEDIATE RELEASE
March 20, 2025

MEDIA CONTACT: Adrian Sipes, PID, ra-in-press@pa.gov
Brandon Cwalina, DHS, ra-pwdhspressoffice@pa.gov
Kelsey Cameron, Pennie, kecameron@pa.gov

Shapiro Administration Celebrates Affordable Care Act's 15th Anniversary, Calls for Federal Action to Renew Tax Credits that Keep Costs Low

The Affordable Care Act (ACA) continues to provide millions of Americans with quality health insurance at an affordable price

Harrisburg, PA – The **Pennsylvania Insurance Department (PID)**, the **Department of Human Services (DHS)**, and **Pennie** – Pennsylvania's official health insurance marketplace – today celebrated the Affordable Care Act's (ACA) 15th anniversary, highlighting how more insured Pennsylvanians actually leads to healthier communities and lower costs for everyone. The Shapiro Administration prioritizes Pennsylvanians having access to affordable, quality health insurance coverage, and Pennie has made that a reality.

"The Affordable Care Act put great coverage within reach for millions of Pennsylvanians, many for the first time," said **Pennsylvania Insurance Commissioner Michael Humphreys**. "Gone are the days of limited coverage, preexisting condition exclusions, and kicking our children off our health plans after high school. Comprehensive health insurance has never been more affordable and within reach for consumers in the Commonwealth, and our department remains committed to ensuring our market remains robust to provide Pennsylvanians options that best meet their insurance needs."

Signed into law on March 23, 2010, the ACA has extended high quality, affordable health coverage to millions of Pennsylvanians through Medicaid expansion and the health insurance marketplace, known as Pennie. Because of this law, Pennsylvania's uninsured rate is now around 5.3%, compared to 10% in 2010, meaning Pennsylvania families are receiving the care they deserve for a healthier Commonwealth. Pennie concluded its 2025 Open Enrollment Period with a record-breaking enrollment of nearly 497,000, marking the largest marketplace enrollment ever in Pennsylvania.

In Pennsylvania, Pennie makes available health plans that meet the maximum consumer protections outlined in the ACA. These consumer protections include:

- **Essential health benefits** – Pennsylvanians are guaranteed access to the necessary health services they need to maintain a healthy lifestyle;
- **Guaranteed access to plans** – Pennsylvanians cannot be denied health coverage because of pre-existing conditions, nor be charged more for being sick;
- **Protections against high costs** – Pennsylvanians cannot have coverage capped in a year or over their lifetimes;
- **Free preventive services** – Pennsylvanians can access free screenings and vaccines that can catch and prevent issues early before they disrupt lives; and
- **Premiums going towards care** – Insurance companies must spend a certain amount of premiums towards care (instead of profit) and provide rebates if they miss the mark.

The ACA lowers the cost of comprehensive coverage through instant tax credits that are based on income. Instead of paying \$500 or more a month for coverage, many Pennie enrollees pay less than \$10 a month. The combination of affordability and high quality have led to record enrollment through Pennie.

“Thanks to the Affordable Care Act, a record-breaking number of Pennsylvanians have gained access to affordable, high-quality coverage through Pennie, ensuring that they can protect themselves and their families,” **said Pennie Executive Director Devon Trolley.** “The Affordable Care Act put the days behind us where you could get denied coverage for having a pre-existing condition, you had no guarantees on what medical care the plan would cover, and you were left holding the bills if you needed a lot of care in a year. Now, Pennsylvanians have protections and rights. And the premium tax credits make sure coverage works for your budget – the proof is in the record enrollment through Pennie.”

However, **this progress is at risk without federal action to extend some of the premium tax credits that expire at the end of 2025.** If Congress doesn’t act, an estimated 90 percent of Pennie enrollees could face 82 percent premium increases. These significant cost increases could result in fewer insured Pennsylvanians, and backwards progress for the Commonwealth.

“Beyond the Affordable Care Act’s significant consumer protection wins, this law is fulfilling its core goal: making health coverage more accessible. More than 1.2 million Pennsylvanians – including 755,000 people covered through Medicaid expansion -- currently have coverage they would not have had before because of this law,” **said Human Services Secretary Dr. Val Arkoosh.** “We cannot go backwards. We must continue the progress we have made over the last 15 years and build on this work so people can continue to access and afford care that keeps them healthy and saves lives.”

The next Open Enrollment period to shop for coverage through Pennie begins November 1. Pennsylvanians who missed the Open Enrollment period can still apply for coverage if they meet the [financial guidelines](#) or recently experienced a qualifying life event, such as having a baby or moving. Medicaid enrolls year-round for people who are eligible, and Pennsylvanians can learn more and apply for Medicaid and other DHS programs at www.dhs.pa.gov.

Consumers with questions about their insurance or wishing to file a complaint can contact PID's Consumer Services Bureau [online](#) or by calling 1-877 -881-6388.

Follow PID on [X](#) and like the Department on [Facebook](#).

#