



Hands Off Our Health Care Town Hall

Congressman Mark DeSaulnier (CA-10)

With Special Guest Matt Herdman, California Director of Protect Our Care

October 21, 2025

Government Shutdown Update

- We are on day 21 of the Republican government shutdown.
- This is now the longest government-wide shutdown in history.
- Republicans have been unwilling to negotiate with Democrats to craft a bipartisan spending bill that can pass the House and Senate and that extends Affordable Care Act subsidies that help individuals and families afford health insurance.
 - In order to avoid negotiating with Democrats, House Speaker Mike Johnson has kept the House of Representatives out of session for over a month.

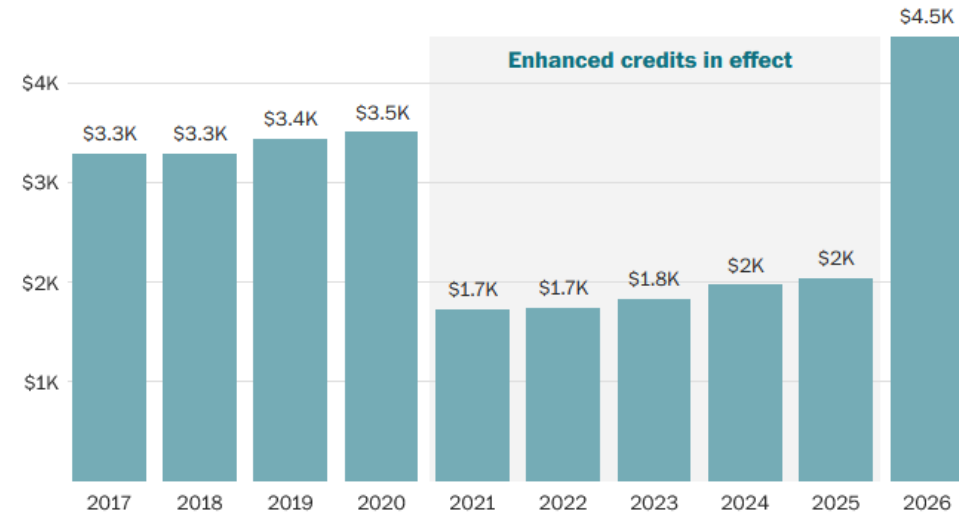


The Need for Action

- The Affordable Care Act (2010) created the Premium Tax Credit.
 - This tax credit helps low- and middle-income individuals and families afford health insurance purchased through the exchange (known as Covered California in our state).
 - The PTC was enhanced in President Biden's American Rescue Plan and extended through the Inflation Reduction Act, both of which I voted for.
 - **Without further action by Congress and the President, the enhanced PTC will expire at the end of 2025, making it harder for millions of Americans to afford health care coverage, as shown by the chart to the right.**

Premiums would more than double for a couple making \$53K

Without the enhanced credits, a family at 250% of the poverty level would pay about 8% of their income for a silver plan on the ACA marketplace

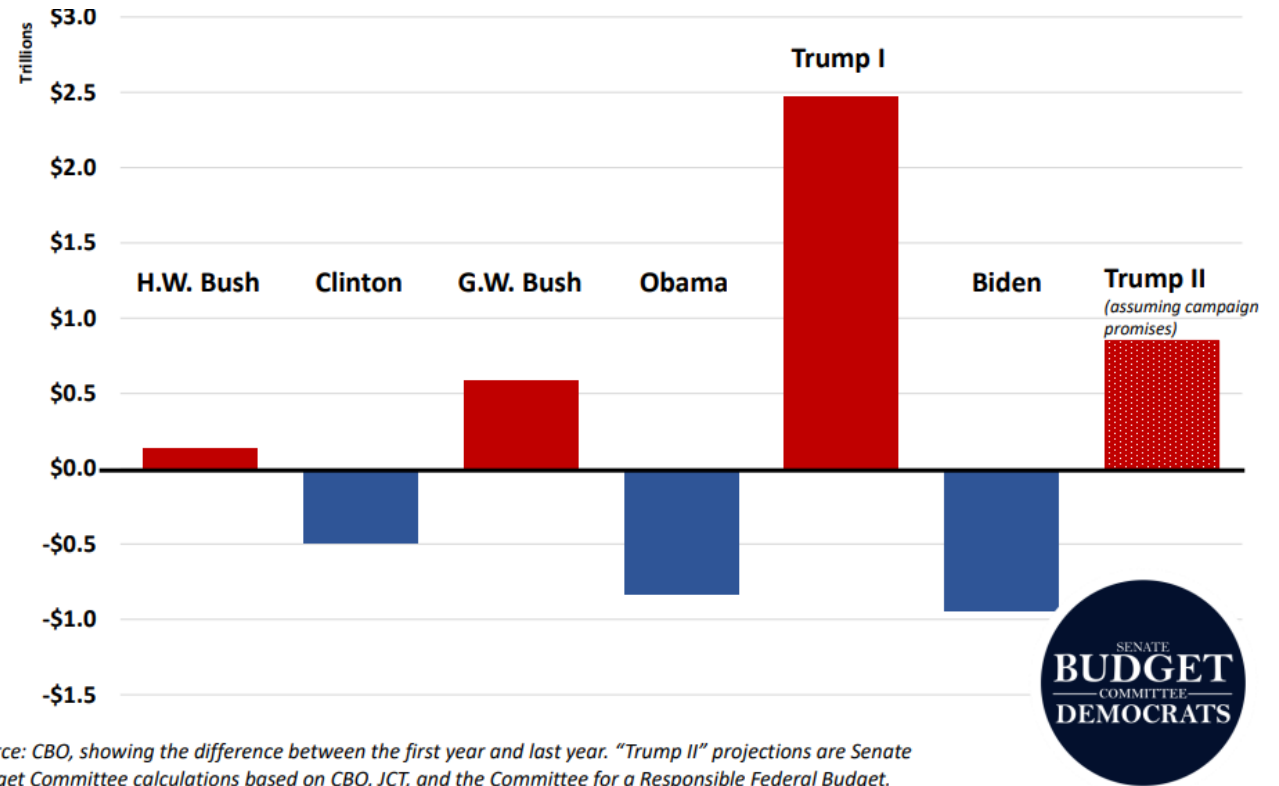


Estimates reflect the cost of a silver plan for a family of 2 with an income at 250% of the federal poverty level, which was \$40,600 in 2017 and \$52,875 in 2025.

Deficit Change by Presidential Administration

The past 3 Democratic presidents have all cut the federal budget deficit during their terms, while the past 3 Republican presidents have added to the deficit.

Instead of investing in health care for ordinary Americans, President Trump and congressional Republicans gave away trillions of dollars in tax cuts to the ultrawealthy and large corporations who don't need them.



Nationwide Impacts

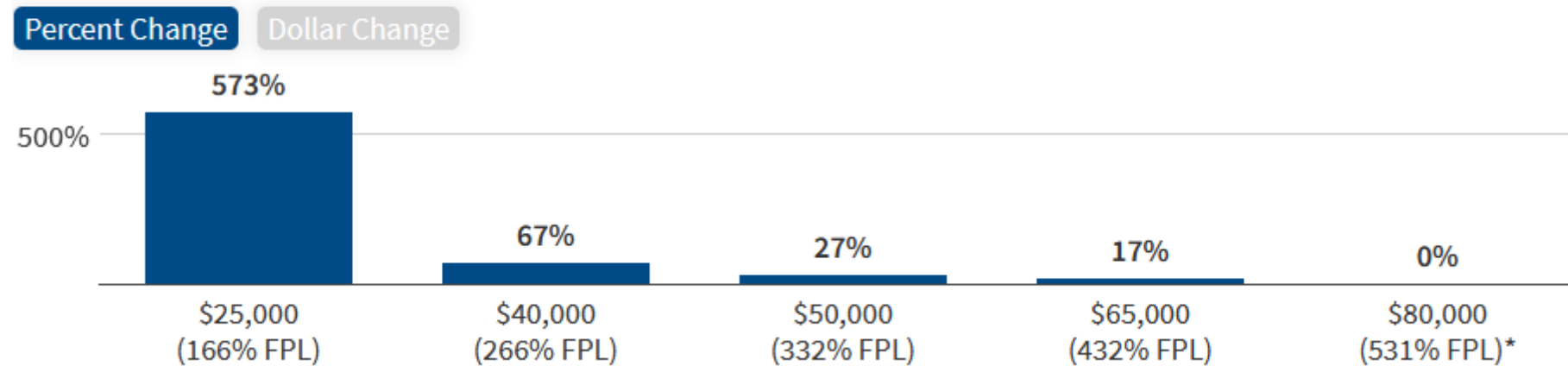
- If the enhanced PTC is allowed to expire at the end of 2025, the Congressional Budget Office estimates that the uninsured population would increase by 2.2 million next year.
- Against this backdrop, the One Big Ugly Law also makes steep cuts to Medicaid, largely beginning in 2027, which are expected to kick 7.5 million Americans off Medicaid.



Rising Health Insurance Premiums

Lower-Income Enrollees Would Experience the Steepest Premium Increases if Enhanced Subsidies Expire

Average Percent Change in Premium Payment for Benchmark Silver Plan if Enhanced Subsidies Expire, 45 Year Old



This chart shows the percentage increase a single 45-year-old at five different income levels might expect next year in their health insurance premiums if Congress fails to extend the enhanced PTC.

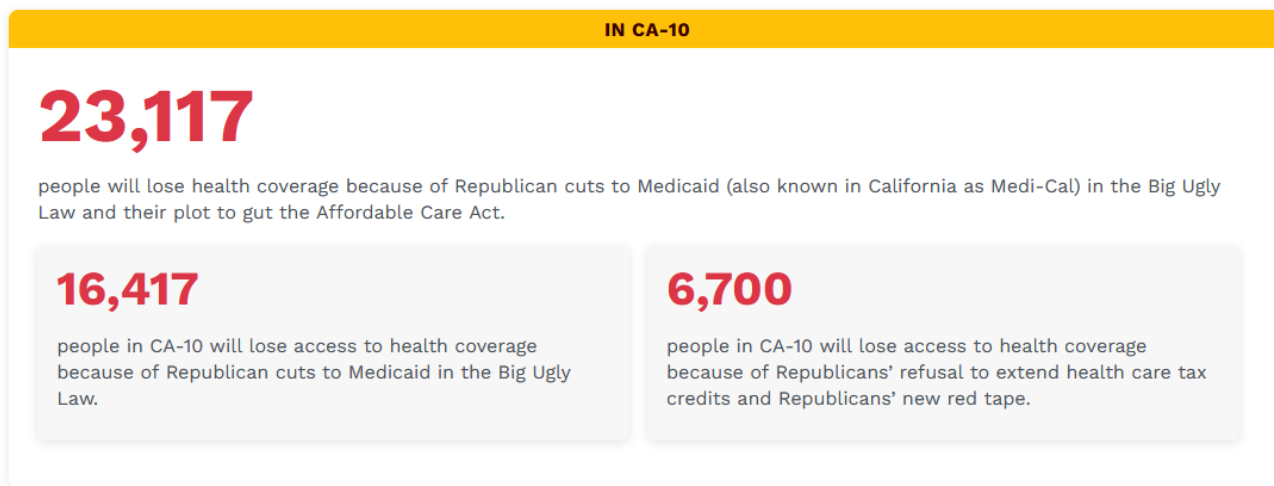
A failure to act would disproportionately harm low- and middle-income Americans.

The Significance to California

In February 2025, nearly 2 million Californians had health insurance through Covered California.

- Open enrollment, when people choose their health insurance plans for the next year, runs from November 1 to January 31, meaning the time for action is now!
- The below chart highlights what will happen in our community if the enhanced PTC is allowed to expire, coupled with the Big Ugly Law's Medicaid cuts.

Thousands Of Families In CA-10 Will Lose Their Health Coverage Entirely Because Of The Republican Health Care Crisis.



Democratic Proposals to Fix This Issue

- House and Senate Democrats drafted a government funding bill that would protect the health care of millions of Americans. The Democratic proposal would:
 - Reopen the government, allowing vital services to continue while leaders negotiate full-year funding;
 - Reverse cuts in the One Big Ugly Law, which are set to kick 10 million Americans off their health care (including 7.5 million Americans off Medicaid); and
 - Permanently extend the expiring enhanced PTC that makes health insurance more affordable for over 20 million Americans, which would prevent a government shutdown over this issue from ever happening again.



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