How Would Failing to Extend Tax Credits for Marketplace Health Plans Impact Cancer Patients?

American Cancer Society Cancer Action Network survey finds a significant negative impact if enhanced tax credits for Affordable Care Act marketplace plans aren’t extended.

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Eighty-six percent of cancer patients and survivors who receive tax credits to afford Marketplace plans say they would have difficulty getting the care they need without the enhanced premium tax credits, according to the latest Survivor Views survey released today by the American Cancer Society Cancer Action Network (ACS CAN.) Majorities would consider alternatives that expose them to greater financial or health risk, such as enrolling in high deductible plans (81%), or plans with less coverage (69%). Further, 65% were unaware before the survey that the enhanced credits are set to expire at the end of 2025.

“The enhanced tax credits made it possible for millions more people in America to afford the health coverage they need. These credits mean they can see a doctor regularly, receive lifesaving cancer screenings and if diagnosed with cancer, they could seek the treatment they needed,” said Lisa Lacasse, president of ACS CAN. “Failing to extend these tax credits would pull the rug out from under cancer patients and survivors, taking away their only quality, affordable health care option thus eliminating their ability to receive the care that would help them get well and stay well. That’s simply unacceptable.”

A majority (60%) of survey respondents enrolled in Affordable Care Act (ACA) marketplace plans choose them because they don’t have access to an employer-provided plan. If the enhanced tax credits are not extended, 81% of the self-employed respondents currently receiving them would consider a job change in order to get access to an employer-provided plan, putting small businesses at risk. More than half (56%) of self-employed respondents say they would skip or delay recommended care if the credits expire.

“While sadly not surprising, it is always heartbreaking, to hear that cancer patients and survivors still face difficult financial decisions that for some result in skipping or delaying care,” said Lacasse. “This reality will be magnified if the enhanced tax credits expire, forcing individuals to go into medical debt or forgo treatment altogether. Congress must hear these patients’ voices and extend these lifesaving enhanced tax credits immediately.”

The data for this survey were collected between November 6-26, 2024. A total of 3,565 participants responded to the survey. ACS CAN's Survivor Views research initiative was designed to support the organization's efforts to end suffering and death from cancer through public policy advocacy. Data provided by cancer patients and survivors allows for a greater understanding of their experiences and opinions on cancer-related issues and gives voice to cancer patients and survivors in the shaping and advocating of public policies that help prevent, detect and treat cancer and promote a more positive quality of life for those impacted.

Read the full polling memo here.

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