

The OBBBA and Threats to Healthcare in PA: Medicaid and the Silent Repeal of the ACA

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About PHAN

PHAN is Pennsylvania's only statewide patient-driven organization working to expand and protect access to high-quality, equitable, affordable healthcare for all Pennsylvanians.



Education

Helping communities understand health policy.



Assistance

Resolving problems and getting people covered.



Advocacy

Ensuring consumers have a voice in policy decisions.

The Pennsylvania Health Access Network



**PHAN is fighting for
access to high-quality,
affordable, equitable
healthcare for
ALL Pennsylvanians.**

Since 2013, the Pennsylvania Health Access Network (PHAN) has built a successful statewide consumer engagement model and has connected over 38,000 people to coverage through both in-person assistance and a statewide helpline that answers 10,000 calls a year from residents in 64 of Pennsylvania's 67 counties.

Agenda

What does the Affordable Care Act do for Pennsylvania?

- Affordability
- Patient Protections
- Current Threats

What does Medicaid do for Pennsylvania?

- Who does it help?
- Current Threats

What can YOU do to protect your healthcare?

- Contacting your legislators
- Sharing your stories

The Patient Protection & Affordable Care Act

Affordability

- Making affordable health insurance available to more people through the ACA Marketplaces (Pennie).
- Expanding the Medicaid program to cover all adults with income below 138% of the Federal Poverty Level.
- Providing federal subsidies for individuals purchasing private insurance
- Supporting innovative medical care delivery methods designed to lower the costs of healthcare.
- Setting caps on deductibles and mandating coverage requirements

The Patient Protection & Affordable Care Act

Patient Protections

- Young adults can stay on their parents' insurance until age 26
- Protections for People with Pre-existing Conditions
- Ban on Lifetime and Annual Caps on Care
- Coverage for Preventative Care



The Silent Repeal of the ACA

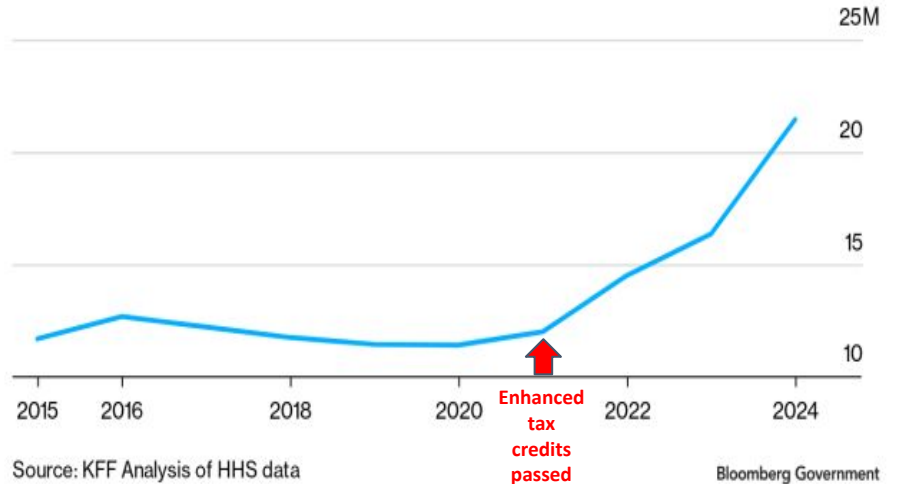
Rather than publicly “repealing” the Affordable Care Act, three things will work in tandem to effectively end the ACA:

- The expiration of the enhanced premium tax credits through congressional inaction
- The administrative gutting of the ACA through the proposed Marketplace Stability and Program Integrity Rule
- Congressional attacks on Medicaid Expansion

Impact of Enhanced Tax Credits

- Tax credits roughly **doubled** and monthly premiums were **cut in half**.
- More people were eligible for tax credits **than ever before**.
- Enrollment **soared**.

ACA Open Enrollment Sign Ups
Obamacare Grew as Subsidies Expanded



Enhanced Premium Tax Credits expired at the end of 2025. People must now pay a lot more for coverage.



Scenario 1:

Family of four, Philadelphia County,
\$78,000 annual income

With enhanced premium tax credits:

Monthly premium - \$260 (\$3,120/year)
Percent of income - 4%

Without enhanced premium tax credits:

Monthly premium - \$541 (\$6,492/year)
Percent of income - 8%

Expiration of the tax credits results in a 108% increase on this family's net premium.



Scenario 2:

Married couple (60 years old), York County,
\$82,000 annual income

With enhanced premium tax credits:

Monthly premium - \$586 (\$7,032/year)
Percent of income - 8.5%

Without enhanced premium tax credits:

Monthly premium - \$2,976 (\$35,712/year)
Percent of income - 44%

Expiration of the tax credits results in a 412% increase on this couple's net premium.

Pennie Rates per Month for a Married Couple
Age 55, median income in Pennsylvania

District/Member	Zip Code	Lowest Cost Bronze			2nd Lowest Cost Silver			Lowest Cost Gold		
		2024 (\$83k/year couple)	2025 (\$86K/year couple)	2026 (\$89K/year couple)	2024 (\$83k/year couple)	2025 (\$86K/year couple)	2026 (\$89K/year couple)	2024 (\$83k/year couple)	2025 (\$86K/year couple)	2026 (\$89K/year couple)
1st - Fitzpatrick	19047	\$192.14	\$213.14	\$1,085.16	\$588.28	\$609.28	\$1,709.70	\$545.28	\$566.28	\$1,481.94
2nd - Boyle	19120	\$192.14	\$213.14	\$1,085.10	\$588.28	\$609.28	\$1,709.70	\$506.04	\$527.04	\$1,481.94
3rd - Evans	19138	\$192.14	\$213.14	\$1,085.10	\$588.28	\$609.28	\$1,709.70	\$506.04	\$527.04	\$1,481.94
4th - Dean	19038	\$192.14	\$213.14	\$1,085.16	\$588.28	\$609.28	\$1,709.70	\$506.04	\$527.04	\$1,481.94
5th - Scanlon	19013	\$192.14	\$213.14	\$1,085.16	\$588.28	\$609.28	\$1,709.70	\$506.04	\$527.04	\$1,481.94
6th - Houlahan	19380	\$232.14	\$253.14	\$1,195.98	\$588.28	\$609.28	\$1,860.34	\$506.04	\$527.04	\$1,731.02
7th - Mackenzie	18103	\$0.00	\$8.12	\$1,261.00	\$587.74	\$608.74	\$1,986.72	\$465.26	\$486.26	\$1,722.06
8th - Bresnahan	18503	\$111.00	\$132.00	\$1,745.16	\$587.72	\$608.72	\$2,438.40	\$477.64	\$498.64	\$2,113.44
9th - Meuser	17820	\$0.00	\$123.12	\$1,837.00	\$587.56	\$608.78	\$2,887.32	\$201.40	\$415.70	\$2,409.86
10th - Perry	17110	\$0.00	\$0.00	\$1,744.34	\$587.68	\$608.68	\$3,074.42	\$143.16	\$164.16	\$2,487.90
11th - Smucker	17331	\$0.00	\$0.00	\$1,881.72	\$587.84	\$608.84	\$3,112.76	\$91.64	\$112.64	\$2,488.34
12th - Lee	15206	\$64.68	\$86.68	\$1,124.42	\$589.70	\$611.70	\$1,782.70	\$305.66	\$327.66	\$1,380.44
13th - Joyce	17201	\$0.00	\$0.00	\$1,822.66	\$587.68	\$608.68	\$3,074.42	\$150.64	\$171.64	\$2,488.34
14th - Reschenthaler	15650	\$138.68	\$160.68	\$1,156.46	\$587.56	\$609.56	\$1,700.44	\$444.86	\$466.86	\$1,451.64
15th - Thompson	16823	\$57.36	\$78.36	\$1,837.00	\$587.74	\$608.74	\$2,887.32	\$465.26	\$486.26	\$2,409.86
16th - Kelly	16001	\$64.28	\$86.68	\$1,124.42	\$589.70	\$611.70	\$1,700.44	\$305.66	\$327.66	\$1,380.44
17th - Deluzio	15001	\$44.12	\$65.12	\$1,188.58	\$590.10	\$611.10	\$1,902.28	\$289.86	\$310.86	\$1,459.20

For Questions, comments, or to set up a meeting, please contact Erin Gabriel
erin@pahealthaccess.org

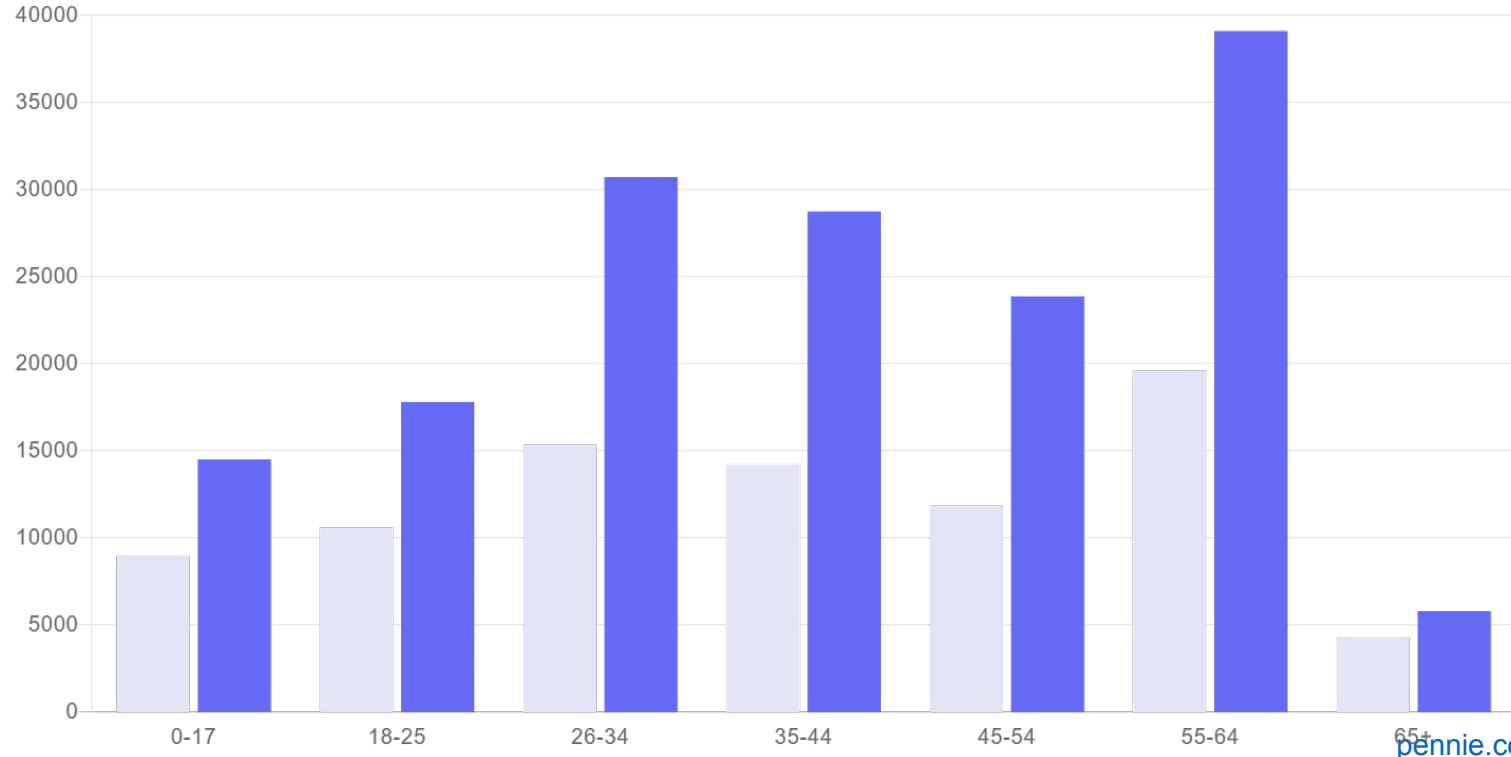


Pennsylvanians are Dropping Coverage

- As of June 1, 2026, total Pennie enrollment is 443,024.
- Since the close of OE 2026, January 31, 2026, an additional 75,000 consumers have dropped coverage through Pennie.
- In total, including Open Enrollment 2026, **Pennie has seen over 160,000 individuals cancel coverage.**



Total Terminations by Age Band: Through 6/1/2026



pennie.com/affordability

Marketplace Program Integrity Rule

Make it Harder to Enroll	Increase Administrative Burdens
<ul style="list-style-type: none">● Limits on Enrollment Opportunities<ul style="list-style-type: none">○ Shorter Open Enrollment○ Eliminating Some Special Enrollment Periods & Adding Verification Requirements● Strict Requirements on Timely Premium Payments and Paying Past Due Balances & Previous Balances	<ul style="list-style-type: none">● Adding Premiums for Auto Enrolled Individuals● Stricter Tax Reconciliation Compliance● Increased Income Verification with Shorter Periods for Responding <p>*Also, the rule will reduce essential health benefits and eliminate eligibility for those with the DACA immigration status.</p>

Result = Fewer People Enroll.

Medicaid, Medicaid, Medicaid!

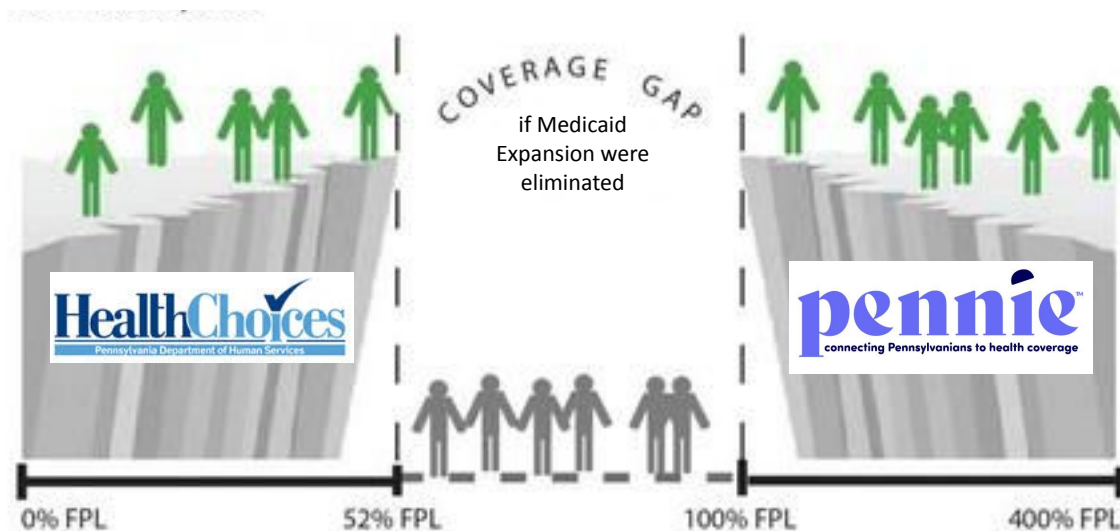
- Low income families
- Seniors
- Children
- People with disabilities
- Pregnancy
- Veterans
- School Services
- Home Care
- Nursing Home care
- Transportation
- And more!



The OBBBA Cuts Medicaid

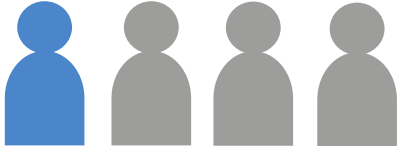
Cuts to Medicaid Funding	Cuts to Medicaid Enrollment
<ul style="list-style-type: none">● Changes and Limits to Provider Taxes● Limit how PA pays its share● Cuts \$46 Billion from PA's Medicaid program over 10 years	<ul style="list-style-type: none">● Restrictive Paperwork Requirements● Changes in Eligibility
\$1.7 billion - \$4.5 billion in yearly cuts to PA Medicaid.	Roughly 320,000 people will lose Medicaid coverage.

Medicaid Expansion “Bridges” two Programs for adults with income.



About 750,000 Pennsylvanians are covered under Medicaid Expansion.

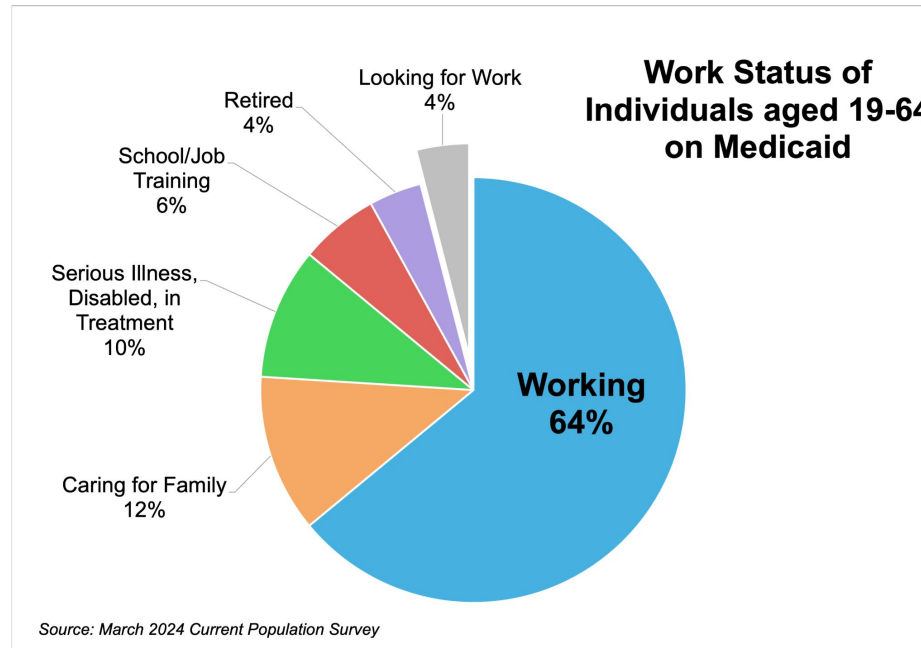
Medicaid is the most powerful public health intervention ever.



Pennsylvanians enrolled
in Medicaid!

	Enrollment (11/2024)	% Total Enrollment	% Spend (2019)
Total Enrollees	2,994,346		
Children	1,254,756	42%	8%
Seniors, People with Disabilities, Pregnant Individuals	991,788	33%	81%
Medicaid Expansion	747,802	25%	11%

The majority of adults on Medicaid are already working.



Exemptions from Medicaid Work Requirements are NOT protections.



Paperwork Problems



System Backlogs



Strict Criteria

**310,000 will lose coverage
including
people with disabilities and
their caregivers**

New CMS Rule will have a dangerous impact on Workers with Disabilities: Tightening the Medical Frailty Definition

Congress exemption for Medically Frail ⇒

Someone with serious or complex medical condition

AND

Can still keep working/attending school/engaging in their communities as able, while addressing their health care needs.

CMS' Definition exemption for Medically Frail only with a Lack of Capacity to work ⇒

Individual is medically frail AND unable to work.

BUT

If able to work, they are not “medically frail,” and not exempt regardless of diagnosis.

How Can YOU Prepare for Work Reporting Requirements?

Get Organized!

- Proof of Disability
- Proof of work or eligible volunteer work, or exemption.
- Pay stubs, tax returns, W-2's

Get Notified!

- Make sure your contact information is up to date with DHS.
- Don't ignore those phone calls/texts.

Get Help!

- Submit your application as soon as you can
- If you need help, contact your caseworker, PHAN's helpline

Changes to Provider Taxes are MAJOR Cuts in PA

This Cut is Designed to Be Confusing

Changes to how Pennsylvania uses provider taxes would reduce funds for Medicaid in Pennsylvania by \$1.7 billion to \$4.5 billion a year. These changes include:

- A prohibition of new taxes or increases to the amount or rate of existing taxes.
- A prohibition of non-uniform taxes.
- A lowering of the 'hold-harmless' threshold from 6% to 3.5% in Medicaid Expansion states for provider taxes levied on entities other than skilled nursing facilities.

Provider Tax Changes Explained

A prohibition of new taxes or increases to the amount or rate of existing taxes.

- All Pennsylvania provider taxes have a built-in sunset and need to be reauthorized. Its largest tax, on managed care organizations, expires in state statute on June 30, 2025.
- It is unclear if Pennsylvania would be able to re-authorize its taxes.
- It also remains unclear as to whether the total amount raised by the taxes is capped in addition to the rate.

Provider Tax Changes Explained

A prohibition of non-uniform taxes.

- **Pennsylvania is one of 8 states that will be disproportionately affected by this change.**
 - We have two separate hospital taxes with different rates because it has negotiated a waiver with the federal government.
 - Pennsylvania would be strong-armed to simultaneously make its assessment uniform while also not being able to increase other assessments.
- **Pennsylvania could end up losing \$1.7 billion a year because of this change.**

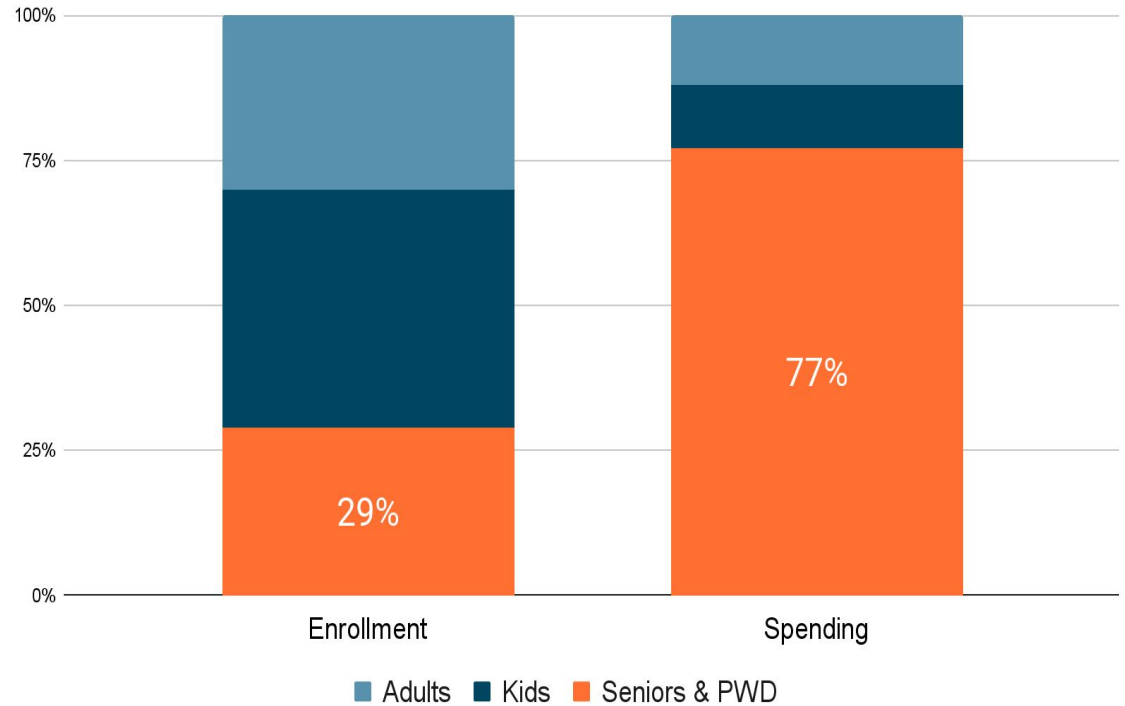
Provider Tax Changes Explained

A lowering of the ‘hold-harmless’ threshold from 6% to 3.5% in Medicaid Expansion states for provider taxes levied on entities other than skilled nursing facilities.

- Pennsylvania is one of 22 states impacted by this change.
- Pennsylvania’s managed care tax, its biggest tax that generates **\$2 billion a year for Medicaid**, is above this rate.

**Medicaid
benefits
seniors and
people with
disabilities.**

2025 Pennsylvania Medicaid Enrollment & Spending



Special Medicaid Programs



- PH-95: Children with Special Healthcare Needs category
- Early and Periodic Screening, Diagnosis, and Treatment



- Help covering the costs of Medicare
- Waivers to live independently in the community (OLTL - CHC)



- Medical Assistance for Workers with Disabilities
- Waivers to live independently in the community (OLTL & ODP)

What Can You Do?

Share your stories. Accountability Matters.

- Personal stories make the most impact on legislators
- Meet with your legislators
- Talk to your neighbors, encourage them to get involved



Broaden the Coalition

Stand in Solidarity
with the Disability Community,
Legislators, Labor and other
partner organizations



Share Personal Stories and Make Personal Connections



What Can You Do?

Call your legislators

- **State:** No cuts or caps for Medicaid programs.
- **Federal:** No more cuts to healthcare. Invest in Medicaid and Extend the Enhanced Premium Tax Credits (EPTC) for the ACA



Telling Your Medicaid Story: Soapboxx

GO TO:

bit.ly/PAMedicaidVideo

Or use the QR code:



Contacts/Get Involved

- Erin Gabriel, Government Affairs Rep
 - erin@pahealthaccess.org
 - (717) 820-2239
- Call our Helpline:
 - 877-570-3642
- www.pahealthaccess.org

A screenshot of a registration form with a dark background. It contains three input fields: 'Email Address*' with the value 'patrick@pahealthaccess.org', 'First Name*' with the value 'Patrick', and 'Last Name*' with the value 'Keenan'. Below the fields is a teal 'SUBMIT' button.

Email Address*
patrick@pahealthaccess.org

First Name* Patrick Last Name* Keenan

SUBMIT