# Enhanced Premium Tax Credits and Federal Policy FAQs

**What are enhanced Premium Tax Credits?**
The enhanced Premium Tax Credits were implemented in 2021 through the American Rescue Plan Act. In 2023, they were extended through 2025 by the Inflation Reduction Act, providing Idahoans with even more savings on their monthly health insurance premiums.

**Why are premiums going up for 2026?**
With the enhanced Premium Tax Credits set to end on December 31, the cost of monthly premiums for most enrollees has increased for 2026. While the Advanced Premium Tax Credits are still in place, the additional savings provided by the enhanced Premium Tax Credits are not available in 2026.

**Why did I not receive a tax credit for 2026?**
There are two main reasons Idahoans may no longer qualify for a tax credit:
1. Your income is over 400% of the Federal Poverty Level (FPL). With the implementation of the enhanced Premium Tax Credits in 2021, the income cap to qualify for a tax credit was removed. It is set to be put back into place starting on January 1, 2026, which would make you ineligible for a tax credit.
2. If you are a lawfully present immigrant whose income is under 100% of the Federal Poverty Level (FPL), you no longer qualify for a tax credit.

**Can I still purchase health insurance through Your Health Idaho without qualifying for a tax credit?**
Yes, any Idahoan who is a lawfully present citizen and does not qualify for a tax credit can still purchase coverage at the full premium amount.

**Are the tax credits going to be extended?**
To be fully transparent, we don't know. Congress must take action to extend the enhanced Premium Tax Credits and could do so at any time. If that does happen, Your Health Idaho will reach out via a message in your secure inbox, email notices, SMS/text messages, or a letter via the U.S. postal service. If you receive a message or notice from Your Health Idaho, please read it. It will contain important information on what actions you will need to take should the tax credits be extended and qualify you for additional savings.

**What if I can no longer afford my health insurance?**
Before you cancel your coverage, we highly recommend that you work with a Your Health Idaho-certified agent or broker. They are the experts who can work with you to prioritize the benefits you need in your plan. They will walk you through the available plans to find one that will work best for you and your family. Their assistance is available at no cost to you.

You can find a list of local agents or schedule an appointment here.

**Are there other changes I need to know about?**
Yes, there are additional policy changes that were included in the One Big Beautiful Bill Act that go into effect over the next few years. For more information on those changes, click here.