REALHEALTH

Nearly 3 in 4 Cancer Patients and Survivors Risk Losing Access to Care if ACA Tax Credits Are Not Extended

Almost half (49%) of the individuals surveyed were not aware that the enhanced premium tax credits are set to expire, finds a new ACS CAN survey.

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The American Cancer Society Cancer Action Network (ACS CAN) on December 2 released results from a survey exploring the impact of the enhanced premium tax credits on cancer patients and survivors who rely on the Marketplace for comprehensive health insurance coverage. According to the latest Survivor Views survey, almost all cancer patients and survivors who rely on health care tax credits to lower their monthly premiums (96%) say it would be difficult to get the care they need if the enhanced tax credits expire. In addition, 72% of those receiving the enhanced tax credits said they would not have been able to afford to enroll in a comprehensive health plan without them, and one quarter said they will become uninsured or forced into a non-comprehensive short-term and/or limited coverage plan if Congress allows the tax credits to expire.

“Evidence has shown time and again, having access to affordable, comprehensive health insurance coverage is a key determinant for surviving cancer. Barring congressional action, the imminent expiration of these enhanced health care tax credits threatens access to care for millions of people, including cancer patients and survivors,” said Lisa Lacasse, president of ACS CAN. “The results of this survey paint a dire picture for many people facing a cancer diagnosis who stand to lose access to lifesaving care and underscore the urgent need for Congress to come together to extend the enhanced premium tax credits before it is too late.”

Residents in rural communities are particularly likely to say it would be extremely difficult to get the care they need if the credits expire. Three-quarters of rural residents say it would be extremely difficult, compared to 52% of those residing in suburban areas.

Respondents also provided information about the impossible choices cancer patients and survivors will face if their health care premiums spike due to congressional inaction. One quarter (25%) of participants report that they would become uninsured or underinsured, with 15% anticipating giving up coverage altogether and another 10% planning to seek cheaper short-term health insurance or plans that offer limited coverage. A recent ACS CAN report highlights the dangers of the availability of such “junk plans” for cancer patients.

Furthermore, the survey warns that many cancer patients and survivors may be unprepared for the anticipated premium increases. In fact, almost half (49%) of the individuals surveyed were not aware that the enhanced premium tax credits are set to expire at the end of the year unless Congress takes action to extend them.

“With Open Enrollment underway on the health insurance Marketplaces, time is running out quickly. People need to enroll by December 15, in most cases, to ensure coverage for January 1, 2026,” added Lacasse. “ACS CAN is concerned that many cancer patients and survivors may encounter sticker shock when the premium is drawn from their account if they do not actively compare plans and sign up for the best available option for their needs. Congress can’t delay action any further and must come together to extend the enhanced premium tax credits as soon as possible to avert a looming health care crisis.”

The web-based survey was conducted among 1,707 cancer patients and survivors nationwide who have been diagnosed with or treated for cancer in the last seven years and was fielded between October 24 and November 16, 2025.

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