



Estimated 2026 Premium Increases by Congressional District for
Covered California Members if Enhanced Premium Tax Credits
Expire: All Subsidized Members

Congressional District - All Subsidized Enrollees												
Congressional District	Member First Name	Member Last Name	Californians receiving ePTCs	Gross Premium Amount (avg \$ - PMPM)	ePTC Net Premium Amount (avg \$ - PMPM)	ACA Net Premium Amount (avg \$ - PMPM)	Average Increase in Net Premium Amount if ePTCs Expires (PMPM)	ePTC (avg \$ - PMPM)	ACA APTC (avg \$ - PMPM)	Average Decrease in Monthly Tax Credit if ePTCs Expires	Percent Increase in Average Premiums if ePTCs Expires	Average Annual Decrease in Tax Credit if ePTCs Expires*
1	Doug	LaMalfa	32,820	\$1,057	\$83	\$246	\$164	\$973	\$809	\$163	198%	\$1,956
2	Jared	Huffman	36,510	\$998	\$194	\$383	\$189	\$803	\$614	\$189	98%	\$2,268
3	Kevin	Kiley	39,550	\$954	\$142	\$325	\$183	\$811	\$627	\$183	129%	\$2,196
4	Mike	Thompson	28,120	\$907	\$169	\$333	\$164	\$737	\$573	\$164	97%	\$1,968
5	Tom	McClintock	32,260	\$890	\$123	\$272	\$149	\$765	\$617	\$149	121%	\$1,788
6	Ami	Bera	29,850	\$793	\$102	\$223	\$121	\$690	\$569	\$121	118%	\$1,452
7	Doris	Matsui	27,220	\$831	\$109	\$231	\$121	\$720	\$599	\$121	111%	\$1,452
8	John	Garamendi	29,000	\$888	\$85	\$213	\$128	\$802	\$674	\$128	151%	\$1,536
9	Josh	Harder	34,660	\$782	\$87	\$198	\$111	\$694	\$583	\$111	128%	\$1,332
10	Mark	DeSaulnier	33,630	\$946	\$126	\$314	\$188	\$819	\$631	\$188	149%	\$2,256
11	Nancy	Pelosi	27,450	\$1,002	\$207	\$390	\$183	\$794	\$611	\$183	88%	\$2,196
12	Lateefah	Simon	31,430	\$882	\$115	\$260	\$144	\$766	\$621	\$144	125%	\$1,728
13	Adam	Gray	34,740	\$827	\$54	\$153	\$99	\$772	\$673	\$99	183%	\$1,188
14	Eric	Swalwell	33,020	\$901	\$101	\$241	\$140	\$799	\$659	\$140	139%	\$1,680
15	Kevin	Mullin	29,260	\$1,053	\$162	\$348	\$185	\$889	\$703	\$185	114%	\$2,220
16	Sam	Liccardo	26,080	\$985	\$206	\$390	\$184	\$777	\$594	\$184	89%	\$2,208
17	Ro	Khanna	29,110	\$899	\$131	\$279	\$148	\$767	\$619	\$148	113%	\$1,776
18	Zoe	Lofgren	23,410	\$995	\$95	\$239	\$145	\$899	\$754	\$145	153%	\$1,740
19	Jimmy	Panetta	34,870	\$1,010	\$132	\$339	\$206	\$877	\$670	\$206	156%	\$2,472
20	Vince	Fong	26,140	\$728	\$82	\$194	\$112	\$645	\$533	\$112	136%	\$1,344
21	Jim	Costa	26,850	\$696	\$58	\$161	\$103	\$637	\$535	\$103	179%	\$1,236
22	David	Valadao	18,220	\$749	\$53	\$146	\$93	\$695	\$602	\$93	176%	\$1,116
23	Jay	Obernolte	20,760	\$693	\$132	\$248	\$116	\$560	\$445	\$116	88%	\$1,392
24	Salud	Carbajal	36,580	\$928	\$120	\$295	\$175	\$806	\$631	\$175	146%	\$2,100
25	Raul	Ruiz	29,440	\$715	\$86	\$177	\$91	\$628	\$537	\$91	106%	\$1,092
26	Julia	Brownley	35,960	\$883	\$174	\$320	\$146	\$708	\$562	\$146	84%	\$1,752
27	George	Whitesides	27,540	\$659	\$141	\$246	\$106	\$518	\$412	\$106	75%	\$1,272
28	Judy	Chu	65,530	\$630	\$90	\$166	\$76	\$538	\$462	\$76	84%	\$912
29	Luz	Rivas	32,280	\$627	\$115	\$212	\$97	\$511	\$414	\$97	84%	\$1,164
30	Laura	Friedman	47,180	\$658	\$181	\$282	\$102	\$476	\$375	\$102	56%	\$1,224
31	Gilbert	Cisneros	42,590	\$613	\$74	\$157	\$83	\$539	\$456	\$83	113%	\$996
32	Brad	Sherman	42,120	\$705	\$209	\$314	\$105	\$495	\$390	\$106	50%	\$1,272
33	Pete	Aguilar	23,590	\$654	\$108	\$215	\$108	\$545	\$437	\$108	100%	\$1,296
34	Jimmy	Gomez	28,870	\$616	\$110	\$204	\$94	\$505	\$411	\$94	85%	\$1,128
35	Norma	Torres	34,050	\$648	\$95	\$194	\$98	\$551	\$453	\$98	103%	\$1,176
36	Ted	Lieu	35,770	\$740	\$241	\$352	\$111	\$498	\$387	\$111	46%	\$1,332
37	Sydney	Kamlager-Dove	23,090	\$649	\$132	\$228	\$97	\$516	\$419	\$97	73%	\$1,164
38	Linda	Sánchez	40,450	\$644	\$92	\$182	\$90	\$551	\$460	\$90	99%	\$1,080
39	Mark	Takano	23,090	\$659	\$108	\$215	\$107	\$550	\$443	\$107	99%	\$1,284
40	Young	Kim	36,650	\$761	\$181	\$309	\$128	\$579	\$451	\$128	71%	\$1,536
41	Ken	Calvert	30,380	\$724	\$172	\$290	\$118	\$551	\$433	\$118	69%	\$1,416
42	Robert Julio	Garcia	23,660	\$623	\$100	\$198	\$98	\$522	\$424	\$98	97%	\$1,176
43	Maxine	Waters	22,780	\$641	\$97	\$192	\$95	\$543	\$448	\$95	98%	\$1,140
44	Nanette	Barragán	23,750	\$631	\$89	\$182	\$93	\$540	\$447	\$93	104%	\$1,116
45	Derek	Tran	37,420	\$748	\$131	\$245	\$114	\$616	\$502	\$114	87%	\$1,368
46	Luis	Correa	26,650	\$728	\$105	\$217	\$112	\$621	\$510	\$111	106%	\$1,332
47	Dave	Min	44,470	\$752	\$174	\$295	\$121	\$576	\$455	\$121	69%	\$1,452
48	Darrell	Issa	28,630	\$716	\$167	\$292	\$125	\$549	\$423	\$125	75%	\$1,500
49	Mike	Levin	34,090	\$775	\$199	\$334	\$135	\$575	\$440	\$135	68%	\$1,620
50	Scott	Peters	29,260	\$740	\$198	\$326	\$128	\$541	\$413	\$128	65%	\$1,536
51	Sara	Jacobs	26,270	\$710	\$159	\$282	\$124	\$550	\$426	\$124	78%	\$1,488
52	Juan	Vargas	23,240	\$708	\$115	\$227	\$112	\$591	\$479	\$112	98%	\$1,344
Total**			1,640,300	\$781	\$130	\$255	\$125	\$650	\$524	\$125	97%	\$1,505

Data as of July 2025

*Assumes 12 months of enrollment

**Total average premiums and APTCs include a small number of members who could not be matched to their congressional district.



Estimated 2026 Premium Increases by Congressional District for
Covered California Members if Enhanced Premium Tax Credits
Expire: Under 400% FPL Members

Congressional District - Under 400% FPL Subsidized Enrollees												
Congressional District	Member First Name	Member Last Name	Californians receiving ePTCs	Gross Premium Amount (avg \$ - PMPM)	ePTC Net Premium Amount (avg \$ - PMPM)	ACA Net Premium Amount (avg \$ - PMPM)	Average Increase in Net Premium Amount if ePTCs Expires (PMPM)	ePTC (avg \$ - PMPM)	ACA APTC (avg \$ - PMPM)	Average Decrease in Monthly Tax Credit if ePTCs Expires	Percent Increase in Average Premiums if ePTCs Expires	Average Annual Decrease in Tax Credit if ePTCs Expires*
1	Doug	LaMalfa	29,140	\$1,049	\$50	\$136	\$86	\$997	\$912	\$86	170%	\$1,029
2	Jared	Huffman	29,130	\$986	\$120	\$215	\$95	\$864	\$770	\$95	79%	\$1,134
3	Kevin	Kiley	32,530	\$937	\$88	\$173	\$85	\$848	\$763	\$85	97%	\$1,020
4	Mike	Thompson	23,830	\$889	\$113	\$211	\$98	\$774	\$676	\$98	87%	\$1,178
5	Tom	McClintock	28,490	\$872	\$84	\$172	\$88	\$786	\$698	\$88	104%	\$1,054
6	Ami	Bera	27,660	\$784	\$76	\$169	\$93	\$706	\$614	\$93	122%	\$1,112
7	Doris	Matsui	25,040	\$822	\$79	\$170	\$91	\$742	\$651	\$90	114%	\$1,085
8	John	Garamendi	25,780	\$879	\$53	\$119	\$66	\$824	\$758	\$66	124%	\$792
9	Josh	Harder	32,300	\$773	\$65	\$146	\$82	\$707	\$625	\$81	126%	\$978
10	Mark	DeSaulnier	26,210	\$931	\$62	\$121	\$59	\$868	\$809	\$59	94%	\$703
11	Nancy	Pelosi	22,050	\$980	\$127	\$219	\$91	\$852	\$761	\$91	72%	\$1,095
12	Lateefah	Simon	26,300	\$875	\$65	\$131	\$66	\$808	\$743	\$66	101%	\$789
13	Adam	Gray	32,650	\$822	\$42	\$105	\$63	\$779	\$716	\$63	150%	\$754
14	Eric	Swalwell	28,230	\$892	\$57	\$119	\$62	\$833	\$771	\$62	108%	\$744
15	Kevin	Mullin	23,850	\$1,032	\$91	\$168	\$77	\$940	\$863	\$76	84%	\$918
16	Sam	Liccardo	20,830	\$954	\$125	\$210	\$85	\$828	\$743	\$85	68%	\$1,021
17	Ro	Khanna	24,900	\$884	\$81	\$159	\$78	\$802	\$724	\$78	97%	\$938
18	Zoe	Lofgren	20,910	\$985	\$65	\$139	\$74	\$918	\$845	\$74	114%	\$887
19	Jimmy	Panetta	27,910	\$984	\$74	\$145	\$71	\$909	\$838	\$71	97%	\$854
20	Vince	Fong	24,290	\$721	\$61	\$146	\$85	\$659	\$574	\$85	140%	\$1,019
21	Jim	Costa	26,020	\$690	\$47	\$137	\$90	\$642	\$552	\$90	193%	\$1,085
22	David	Valadao	17,700	\$746	\$44	\$125	\$81	\$700	\$619	\$81	182%	\$971
23	Jay	Obernolte	19,690	\$684	\$112	\$214	\$102	\$571	\$469	\$102	91%	\$1,225
24	Salud	Carbajal	30,030	\$916	\$70	\$146	\$77	\$845	\$769	\$77	110%	\$918
25	Raul	Ruiz	28,430	\$708	\$72	\$151	\$79	\$635	\$556	\$79	111%	\$953
26	Julia	Brownley	31,380	\$871	\$130	\$226	\$97	\$740	\$643	\$97	75%	\$1,163
27	George	Whitesides	25,190	\$650	\$112	\$198	\$86	\$537	\$450	\$86	77%	\$1,035
28	Judy	Chu	62,410	\$624	\$73	\$137	\$64	\$550	\$486	\$64	89%	\$774
29	Luz	Rivas	31,040	\$621	\$101	\$189	\$89	\$519	\$431	\$89	88%	\$1,064
30	Laura	Friedman	44,260	\$650	\$159	\$249	\$90	\$489	\$400	\$90	56%	\$1,076
31	Gilbert	Cisneros	41,060	\$609	\$62	\$135	\$73	\$546	\$472	\$74	119%	\$882
32	Brad	Sherman	38,790	\$696	\$182	\$272	\$90	\$513	\$423	\$90	49%	\$1,079
33	Pete	Aguilar	22,600	\$648	\$93	\$191	\$98	\$555	\$456	\$98	106%	\$1,181
34	Jimmy	Gomez	27,760	\$612	\$97	\$184	\$87	\$514	\$427	\$87	90%	\$1,045
35	Norma	Torres	32,900	\$643	\$83	\$174	\$91	\$559	\$468	\$91	109%	\$1,087
36	Ted	Lieu	32,330	\$726	\$206	\$297	\$91	\$520	\$428	\$91	44%	\$1,095
37	Sydney	Kamlager-Dove	22,100	\$642	\$115	\$203	\$88	\$526	\$438	\$88	76%	\$1,051
38	Linda	Sánchez	38,650	\$637	\$76	\$154	\$78	\$560	\$482	\$78	103%	\$940
39	Mark	Takano	22,280	\$654	\$95	\$194	\$99	\$558	\$459	\$99	104%	\$1,187
40	Young	Kim	32,110	\$747	\$137	\$231	\$95	\$609	\$515	\$94	69%	\$1,134
41	Ken	Calvert	28,020	\$711	\$141	\$241	\$100	\$569	\$469	\$100	71%	\$1,195
42	Robert Julio	Garcia	22,590	\$615	\$83	\$170	\$87	\$531	\$444	\$87	104%	\$1,041
43	Maxine	Waters	22,010	\$636	\$84	\$171	\$87	\$551	\$464	\$87	103%	\$1,042
44	Nanette	Barragán	22,850	\$626	\$76	\$160	\$84	\$549	\$465	\$84	111%	\$1,009
45	Derek	Tran	34,710	\$743	\$106	\$200	\$95	\$636	\$542	\$95	90%	\$1,135
46	Luis	Correa	25,530	\$724	\$90	\$191	\$101	\$632	\$532	\$101	112%	\$1,206
47	Dave	Min	39,820	\$741	\$138	\$231	\$93	\$601	\$509	\$93	67%	\$1,113
48	Darrell	Issa	25,590	\$702	\$129	\$228	\$99	\$572	\$474	\$98	76%	\$1,181
49	Mike	Levin	29,390	\$757	\$148	\$245	\$97	\$608	\$511	\$97	66%	\$1,167
50	Scott	Peters	25,610	\$725	\$153	\$251	\$98	\$570	\$472	\$98	64%	\$1,176
51	Sara	Jacobs	23,720	\$696	\$122	\$222	\$100	\$572	\$472	\$100	82%	\$1,201
52	Juan	Vargas	22,030	\$700	\$94	\$193	\$99	\$604	\$506	\$99	104%	\$1,182
Total			1,480,580	\$763	\$97	\$182	\$85	\$665	\$580	\$85	88%	\$1,024

Data as of July 2025

*Assumes 12 months of enrollment

**Total average premiums and APTCs include a small number of members who could not be matched to their congressional district.



Estimated 2026 Premium Increases by Congressional District for
Covered California Members if Enhanced Premium Tax Credits
Expire: Over 400% FPL Members

Congressional District - Over 400% FPL Subsidized Enrollees												
Congressional District	Member First Name	Member Last Name	Californians receiving ePTCs	Gross Premium Amount (avg \$ - PMPM)	ePTC Net Premium Amount (avg \$ - PMPM)	ACA Net Premium Amount (avg \$ - PMPM)	Average Increase in Net Premium Amount if ePTCs Expires (PMPM)	ePTC (avg \$ - PMPM)	ACA APTC (avg \$ - PMPM)	Average Decrease in Monthly Tax Credit if ePTCs Expires	Percent Increase in Average Premiums if ePTCs Expires	Average Annual Decrease in Tax Credit if ePTCs Expires*
1	Doug	LaMalfa	3,680	\$1,118	\$338	\$1,117	\$778	\$778	\$0	\$778	230%	\$9,339
2	Jared	Huffman	7,380	\$1,045	\$482	\$1,044	\$562	\$562	\$0	\$562	116%	\$6,741
3	Kevin	Kiley	7,030	\$1,032	\$393	\$1,031	\$638	\$638	\$0	\$638	162%	\$7,652
4	Mike	Thompson	4,280	\$1,008	\$479	\$1,007	\$528	\$528	\$0	\$528	110%	\$6,338
5	Tom	McClintock	3,770	\$1,028	\$417	\$1,027	\$610	\$609	\$0	\$609	146%	\$7,312
6	Ami	Bera	2,190	\$914	\$433	\$913	\$480	\$480	\$0	\$480	111%	\$5,766
7	Doris	Matsui	2,180	\$928	\$452	\$927	\$475	\$475	\$0	\$475	105%	\$5,703
8	John	Garamendi	3,220	\$966	\$338	\$965	\$627	\$628	\$0	\$628	186%	\$7,530
9	Josh	Harder	2,360	\$913	\$391	\$912	\$521	\$521	\$0	\$521	133%	\$6,247
10	Mark	DeSaulnier	7,420	\$999	\$353	\$998	\$645	\$645	\$0	\$645	183%	\$7,739
11	Nancy	Pelosi	5,400	\$1,089	\$532	\$1,088	\$556	\$556	\$0	\$556	105%	\$6,677
12	Lateefah	Simon	5,130	\$920	\$371	\$919	\$547	\$547	\$0	\$547	147%	\$6,567
13	Adam	Gray	2,100	\$907	\$246	\$906	\$660	\$660	\$0	\$660	268%	\$7,917
14	Eric	Swalwell	4,790	\$959	\$356	\$958	\$602	\$602	\$0	\$602	169%	\$7,220
15	Kevin	Mullin	5,410	\$1,143	\$477	\$1,142	\$665	\$665	\$0	\$665	139%	\$7,978
16	Sam	Liccardo	5,250	\$1,106	\$529	\$1,105	\$575	\$575	\$0	\$575	109%	\$6,903
17	Ro	Khanna	4,210	\$990	\$430	\$989	\$559	\$559	\$0	\$559	130%	\$6,711
18	Zoe	Lofgren	2,510	\$1,079	\$343	\$1,078	\$735	\$736	\$0	\$736	214%	\$8,826
19	Jimmy	Panetta	6,970	\$1,114	\$366	\$1,113	\$747	\$747	\$0	\$747	204%	\$8,963
20	Vince	Fong	1,850	\$833	\$367	\$832	\$465	\$465	\$0	\$465	127%	\$5,579
21	Jim	Costa	840	\$888	\$393	\$887	\$494	\$494	\$0	\$494	126%	\$5,927
22	David	Valadao	520	\$850	\$346	\$849	\$502	\$502	\$0	\$502	145%	\$6,022
23	Jay	Oberholte	1,070	\$864	\$500	\$863	\$363	\$363	\$0	\$363	72%	\$4,354
24	Salud	Carbajal	6,550	\$979	\$351	\$978	\$627	\$627	\$0	\$627	178%	\$7,524
25	Raul	Ruiz	1,010	\$905	\$486	\$904	\$419	\$419	\$0	\$419	86%	\$5,027
26	Julia	Brownley	4,580	\$961	\$477	\$960	\$484	\$484	\$0	\$484	101%	\$5,805
27	George	Whitesides	2,350	\$764	\$451	\$763	\$312	\$312	\$0	\$312	69%	\$3,745
28	Judy	Chu	3,120	\$749	\$440	\$748	\$307	\$307	\$0	\$307	70%	\$3,684
29	Luz	Rivas	1,240	\$772	\$473	\$771	\$298	\$298	\$0	\$298	63%	\$3,571
30	Laura	Friedman	2,920	\$789	\$506	\$788	\$282	\$282	\$0	\$282	56%	\$3,387
31	Gilbert	Cisneros	1,530	\$725	\$387	\$724	\$337	\$337	\$0	\$337	87%	\$4,045
32	Brad	Sherman	3,330	\$814	\$525	\$813	\$288	\$288	\$0	\$288	55%	\$3,450
33	Pete	Aguilar	990	\$774	\$454	\$773	\$319	\$319	\$0	\$319	70%	\$3,824
34	Jimmy	Gomez	1,110	\$712	\$447	\$711	\$264	\$264	\$0	\$264	59%	\$3,170
35	Norma	Torres	1,140	\$764	\$447	\$763	\$316	\$316	\$0	\$316	71%	\$3,797
36	Ted	Lieu	3,440	\$874	\$573	\$873	\$299	\$299	\$0	\$299	52%	\$3,594
37	Sydney	Kamlager-Dove	990	\$807	\$509	\$806	\$297	\$297	\$0	\$297	58%	\$3,567
38	Linda	Sánchez	1,790	\$784	\$432	\$783	\$351	\$351	\$0	\$351	81%	\$4,209
39	Mark	Takano	810	\$799	\$473	\$798	\$325	\$325	\$0	\$325	69%	\$3,904
40	Young	Kim	4,540	\$860	\$493	\$859	\$365	\$365	\$0	\$365	74%	\$4,385
41	Ken	Calvert	2,370	\$878	\$536	\$877	\$341	\$341	\$0	\$341	63%	\$4,087
42	Robert Julio	Garcia	1,070	\$792	\$461	\$791	\$330	\$330	\$0	\$330	71%	\$3,955
43	Maxine	Waters	770	\$782	\$464	\$781	\$317	\$317	\$0	\$317	68%	\$3,808
44	Nanette	Barragán	900	\$756	\$438	\$755	\$318	\$318	\$0	\$318	73%	\$3,810
45	Derek	Tran	2,710	\$815	\$454	\$814	\$360	\$360	\$0	\$360	79%	\$4,322
46	Luis	Correa	1,130	\$817	\$455	\$816	\$361	\$361	\$0	\$361	79%	\$4,333
47	Dave	Min	4,650	\$847	\$487	\$846	\$359	\$359	\$0	\$359	74%	\$4,309
48	Darrell	Issa	3,040	\$835	\$482	\$834	\$352	\$352	\$0	\$352	73%	\$4,224
49	Mike	Levin	4,700	\$888	\$517	\$887	\$370	\$370	\$0	\$370	71%	\$4,435
50	Scott	Peters	3,650	\$852	\$512	\$851	\$339	\$339	\$0	\$339	66%	\$4,071
51	Sara	Jacobs	2,550	\$842	\$497	\$841	\$344	\$344	\$0	\$344	69%	\$4,133
52	Juan	Vargas	1,210	\$853	\$490	\$852	\$363	\$363	\$0	\$363	74%	\$4,352
Total			159,720	\$944	\$440	\$943	\$502	\$502	\$0	\$502	114%	\$6,028

Data as of July 2025

*Assumes 12 months of enrollment

**Total average premiums and APTCs include a small number of members who could not be matched to their congressional district.