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## American Rescue Plan Act 2021

*Disclaimer: The American Cancer Society does not offer legal advice. This information is intended to provide general background in this area of the law.*

The American Rescue Plan Act became law in April 2021. This law addresses many of the financial problems caused by the COVID-19 pandemic. One portion of the law focuses on lowering insurance premiums and improving access to affordable health care coverage.

The law provides financial support to help with the costs of health care coverage for many people living in the U.S.

- People who do not currently have insurance can sign up for lower cost plans through [health insurance marketplaces](#).<sup>1</sup> Keep in mind there may be deadlines for signing up.
- Those who currently have insurance through a marketplace may see their premiums go down. They can also change their plans under certain conditions.

This law can also help people who have lost their jobs to help cover premium costs if they chose to keep their [employer-sponsored health care plans \(COBRA\)](#)<sup>2</sup>. It provides aid to cover 100% of COBRA premium costs. Keep in mind the coverage may only be for a certain period of time.

You can visit government sites to read more about the [American Rescue Plan Act](#)<sup>3</sup> (whitehouse.gov) or to learn how to enroll in a [Marketplace plan](#)<sup>4</sup> (healthcare.gov).

### Hyperlinks

1. [www.cancer.org/treatment/finding-and-paying-for-treatment/understanding-health-](https://www.cancer.org/treatment/finding-and-paying-for-treatment/understanding-health-)

- [insurance/private-insurance-options.html](#)
2. [www.cancer.org/treatment/finding-and-paying-for-treatment/understanding-health-insurance/health-insurance-laws/what-is-cobra.html](http://www.cancer.org/treatment/finding-and-paying-for-treatment/understanding-health-insurance/health-insurance-laws/what-is-cobra.html)
  3. <http://www.whitehouse.gov/american-rescue-plan/>
  4. <http://www.healthcare.gov/more-savings/>

## References

Kaiser Family Foundation. How the American Rescue Plan Will Improve Affordability of Private Health Coverage. Released March 17, 2021. Accessed from <https://www.kff.org/health-reform/issue-brief/how-the-american-rescue-plan-will-improve-affordability-of-private-health-coverage/> on March 22, 2021.

The White House. American Rescue Plan. Whitehouse.gov. Accessed from <https://www.whitehouse.gov/american-rescue-plan/> on April 19, 2021.

U.S. Centers for Medicare and Medicaid. New, lower costs on Marketplace coverage. Healthcare.gov. Accessed from <https://www.healthcare.gov/more-savings/> on March 22, 2021.

U.S. Department of Health and Human Services. Fact Sheet: The American Rescue Plan: Reduces Health Care Costs, Expands Access to Insurance Coverage and Addresses Health Care Disparities. Hhs.gov. Last updated March 12, 2021. Accessed from <https://www.hhs.gov/about/news/2021/03/12/fact-sheet-american-rescue-plan-reduces-health-care-costs-expands-access-insurance-coverage.html> on April 19, 2021.

Last Revised: April 19, 2021

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