

Memorandum

To: Plymouth Union Public Advocacy
 From: Tony Fabrizio & Bob Ward
 Date: July 14, 2025
 Re: Expiration of Premium Tax Credits Survey – Targeted Congressional Districts

Our survey of voters in the most competitive Congressional Districts shows Republicans have an opportunity to overcome a current generic ballot deficit and take the lead by extending the healthcare premium tax credits for those who purchase health insurance for themselves. Without Congressional action, the tax credit expires this year.

While the 2024 outcome for these districts was even, the generic Republican is down 3-points among all registered voters. Among those most motivated to vote, an early indication of vote likelihood in the midterms, the Republican is down 7-points. If the Republican candidate lets the premium tax credit expire, the Republican trails the Democrat by 15-points. There is broad bi-partisan support for the tax credit and their extension.

Unlike recent changes to Medicaid which do not go into effect until after the midterm elections, voters on the individual insurance marketplace, who voted for Trump by 4-points, will begin getting notices of significant premium hikes this fall. The incentive is to act on extending the tax credit soon. Republicans can position themselves ahead of Democrats in these districts by extending the premium tax credit and using the individual market as a landing spot for working-age adults on Medicaid. The Republican candidate that supports that policy would *lead* the Democrat on the generic ballot by 6-points overall, and among those most motivated to vote by 4-points, completely changing the political dynamic to the Republican’s favor.

Generic Ballot

The 28 Congressional Districts surveyed include fifteen where the Republican won in 2024 by a margin of 5% or less and thirteen won by both the Democrat and President Trump. In aggregate, the Congressional vote was tied and President Trump won these districts by 4 points. It will be these districts that decide control of the House after the midterm election.

Currently, among all registered voters the generic Republican is trailing the generic Democrat by three points. Among the 65% of voters who rate themselves 10-out-of-10 motivated to vote, an early indication of who could turn out next year, the Republican trails by 7-points.

All other things being equal, if the election for Congress were held today, would you be more likely to vote for the Republican candidate or the Democratic candidate for Congress?	All Voters	10-out-of-10 Motivated	GOP	Ind	Dem
Net Republican-Democrat	-3%	-7%	+80%	-2%	-84%
Republican	41%	42%	86%	33%	5%
Democrat	44%	49%	6%	36%	89%
Unsure	15%	9%	7%	31%	6%

Overwhelming Bi-Partisan Support for Premium Tax Credits & Their Extension

Nearly eight-in-ten voters support tax credits that make it more affordable for working families and individuals to purchase health insurance directly through healthcare.gov or state exchanges. Support comes from more than two-thirds of Trump voters and three-quarters of Swing voters, those voters that tell us they typically don't vote a straight party ticket.

Premium tax credits were described both simply and in more detail, and both received similar levels of support.

<i>Generally speaking, do you support or oppose tax credits that make it more affordable for working families and individuals to purchase health insurance directly through healthcare.gov or state exchanges?</i>				
	All Voters	Trump Voters	Swing Voters	Harris Voters
Net Support- Oppose	+68%	+49%	+67%	+88%
Support	79%	68%	78%	91%
Oppose	11%	19%	12%	3%
Unsure	9%	12%	10%	6%
<i>Nearly 20 million Americans who are not provided health insurance through their employer or do not qualify for Medicare or Medicaid purchase their health insurance directly on the individual market. Most of these people rely on tax credits to help afford the cost of their monthly premiums. Do you support or oppose tax credits to lower the premium costs for those who purchase their health insurance on their own?</i>				
	All Voters	Trump Voters	Swing Voters	Harris Voters
Net Support- Oppose	+69%	+55%	+60%	+87%
Support	80%	72%	75%	91%
Oppose	11%	17%	15%	4%
Unsure	9%	11%	10%	4%

Support for the tax credit is higher (86%) among the 28% of voters who are either on the individual insurance market or have been in the past, but it is also very high (77%) among those with no personal connection to the marketplace. This can be explained in part by the overwhelming number of voters across the political spectrum that told us that it is important that as many Americans as possible are covered by health insurance. Voters don't want to see people losing their health insurance.

How important is it that as many Americans as possible are covered by health insurance?	All Voters	Trump Voters	Swing Voters	Harris Voters
Total Important	91%	83%	90%	99%
Very Important	73%	51%	67%	95%
Somewhat Important	18%	32%	23%	4%
Not Too Important	4%	7%	4%	1%
Not At All Important	5%	9%	5%	-
Dk/Refused	1%	2%	1%	-

Broad Support for Extending Premium Tax Credit

By broad bi-partisan margins, voters want to see the tax credits extended rather than expire at the end of the year, whether in the context of premiums doubling or 5 million families losing their health insurance. This includes solid majorities of Trump voters and Swing voters.

The tax credits for health insurance people purchase on their own are set to expire at the end of the year, <i>causing the average premium to double</i> . Which of the following courses of action should Congress take?	All Voters	Trump Voters	Swing Voters	Harris Voters
Extend the tax credit	72%	55%	67%	90%
Let the tax credit expire this year	14%	25%	16%	4%
Not sure	14%	21%	17%	7%
The tax credits for health insurance people purchase on their own are set to expire at the end of the year, <i>causing five million families to lose their health coverage</i> . Which of the following courses of action should Congress take?	All Voters	Trump Voters	Swing Voters	Harris Voters
Extend the tax credit	73%	56%	69%	91%
Let the tax credit expire this year	14%	24%	15%	3%
Not sure	14%	21%	16%	6%

Even though most voters do not get their insurance from healthcare.gov, they understand the impact of doubled health care premiums. Asked if they could afford their health insurance premiums doubling, fewer than one in five said they could afford without it significantly disrupting their household finances, and nearly a third said they could not afford to pay the doubled premium.

If the amount you pay for health insurance doubled next year, which of these would best describe your situation?	All Voters	Trump Voters	Swing Voters	Harris Voters
Could not afford to pay the higher premium	31%	25%	32%	33%
Could afford to pay the higher premium, but it would significantly disrupt household finances	35%	33%	35%	40%
Could afford to pay the higher premium without significant disruption to household finances	19%	24%	18%	17%
Not sure	15%	18%	15%	10%

Political Penalty to be Paid by Republicans if Tax Credit is Not Extended

Republicans can expect a loss of support in these most competitive districts if the premium tax credit is not extended. Among all registered voters, a 3-point deficit becomes a 15-point deficit for the generic Republican they allowed the healthcare premium tax credit to expire. Among Independents, the GOP candidate moves from down 2-points on the initial generic ballot to down 16-points.

Current estimates say if the tax credit working families and individuals use to purchase health insurance directly expires, premiums will double, and five million families will lose their coverage. If the Republican candidate for Congress in your district allowed the healthcare premium tax credit to expire, would you be more likely to vote for the Republican candidate or the Democratic candidate?

	All Voters	GOP	Ind	Dem
Net Republican-Democrat	-15%	+58%	-16%	-85%
Republican	34%	71%	29%	4%
Democrat	49%	13%	45%	89%
Unsure	15%	15%	23%	7%

GOP Benefit for Shifting Low Income Working-Age Adults from Medicaid to Individual Market Using Tax Credit

In addition to extending the tax credit, Republicans have an opportunity to pull ahead of the Democrats in these districts leveraging the premium tax credit as a landing spot for working-aged Medicaid enrollees.

By a 50-point margin which varies little among Trump and Harris voters, voters support moving lower income working-age adults enrolled in Medicaid to a healthcare plan they would purchase directly, using a tax credit that allows them to afford the premium.

Some have suggested moving lower income working-age adults enrolled in the government Medicaid program to a healthcare plan they would purchase directly, using a tax credit that allows them to afford the premium. Do you support or oppose giving a tax credit to lower income working-age adults so they can purchase health insurance on their own instead of being on Medicaid?

	All Voters	Trump Voters	Swing Voters	Harris Voters
Net Support- Oppose	+50%	+49%	+47%	+53%
Support	68%	67%	66%	70%
Oppose	18%	18%	19%	17%
Unsure	50%	49%	47%	53%

The Republican benefits politically by supporting this move. While the Republican candidate trails on the initial generic ballot, by supporting the Medicaid to individual market shift, the Republican leads the Democrat by 6-points. Among the 10-out-of-10 most motivated to vote, the Republican started 7-points behind the Democrat, and by supporting this policy, leads the Democrat by 4-points. Among Independents, the Republican candidate started out trailing by 2-points, and when supporting this policy, leads by 12-points.

If the Republican candidate for Congress supported moving working-age adults enrolled in Medicaid to a healthcare plan they would purchase directly using a tax credit that allows them to afford the premium, would you be more likely to vote for the Republican candidate or the Democratic candidate?

	All Voters	10-out-of-10 Motivated	GOP	Ind	Dem
Net Republican-Democrat	+6%	+4%	75%	+12%	-66%
Republican	44%	45%	82%	43%	9%
Democrat	38%	41%	7%	31%	76%
Unsure	16%	12%	10%	24%	14%

Methodology

Fabrizio Ward conducted a survey July 7-10, 2025 of 1,000 registered voters in the 28 most competitive House districts across the country – the 15 districts won by the current Republican member by a margin of 5% or less in 2024 and the 13 districts won by a Democrat but also won by President Trump. Interviews were conducted evenly across the 28 districts. Quotas were set by age, gender, partisan registration, education, and race/ethnicity. Data was weighted by district, age, gender, recalled 2024 vote, education, and race/ethnicity. Margin of sampling error for n1,000 is ±3.1% at the 95% confidence level. The interviews were conducted via cell phones (35%), landlines (25%), and SMS-to-Web (40%) to voters sampled from the voter file.

Key Demographics

Party Affiliation

Republican	32%
Independent	29%
Democrat	33%
Other/Ref	7%

Gender

Male	47%
Female	52%
Other	1%

2024 Vote

Donald Trump	44%
Kamala Harris	40%
Someone else	4%
Did not vote	9%
Refused	3%

Congressional Districts

AK-AL	4%	NE-02	4%
AZ-01	4%	NJ-09	4%
AZ-06	4%	NM-02	4%
CA-09	4%	NV-03	4%
CA-13	4%	NY-03	4%
CA-41	4%	OH-09	4%
CO-03	4%	PA-07	4%
CO-08	4%	PA-08	4%
IA-01	4%	PA-10	4%
IA-03	4%	TX-28	4%
ME-02	4%	TX-34	4%
MI-07	4%	VA-02	4%
MI-08	4%	WA-03	4%
NC-01	4%	WI-03	4%

Race/Ethnicity

White	68%
Latino/Hispanic	19%
African American/Black	6%
Asian American	3%
Native American	2%
Other (SPECIFY)	1%
Refused	1%

Age

18-34	25%
35-49	23%
50-64	24%
65+	26%
Refused	2%

Vote Motivation

10 – Extremely motivated	65%
9	4%
8	6%
7	5%
6	2%
5 – Somewhat motivated	11%
4	1%
3	1%
2	1%
1	1%
0 – Not at all motivated	3%
Refused	<1%

Education

High School or Less	25%
Some College	38%
4-Year College	23%
Post-Grad degree	14%
Refused	<1%