# MARGARET'S STORY

Margaret lives in Kittitas County with her two children, ages 8 and 10. She works full-time at the local hospital, earning $37,000 a year. The high cost of rent, child care, and basic expenses make it hard to keep her family afloat.

Health coverage through the Washington Health Benefit Exchange helps Margaret manage depression and anxiety, while Apple Health ensures her kids can see a doctor when they need to. SNAP helps Margaret purchase healthy food for her children and Working Connections Child Care allows her to afford care so she can keep working.

**The changes in H.R. 1 may result in a net loss of $3,500 for Margaret annually, forcing her to make a difficult choice: Risk her health and well-being or let her children go without the support they rely on.**

## KEY IMPACTS OF H.R. 1

**Private Insurance Marketplace**

- Margaret will only have a month and a half to re-enroll for her health insurance. If she misses this window, she will have to wait until the following year to re-enroll. In the meantime, she might choose to go without health insurance to keep costs down.
- If Margaret stays on Marketplace insurance, she will have to pay a higher monthly premium to keep the same level of insurance coverage.

**Standard Tax Deduction and Child Tax Credit**

- Margaret will receive a higher amount of Child Tax Credit for both her children and an increase in Standard Tax Deduction.

**Margaret and her children may face a net loss of $3,500 annually after H.R. 1.**