

# John Davis MD Discusses Expiring ACA Subsidies and Rising Healthcare Costs in 2026

*Detroit-area family physician explains how expiring ACA subsidies could raise premiums and why direct primary care offers a stable alternative.*

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EINPresswire.com/ -- [John Davis MD](#), a board-certified family physician and founder of [Platinum Health Direct Primary Care](#) in Metro Detroit, is addressing growing concerns about rising healthcare costs after Congress adjourned without taking action to extend enhanced Affordable Care Act (ACA) subsidies, leaving millions of Americans facing higher insurance premiums in 2026.

The enhanced ACA premium tax credits, which significantly lowered monthly insurance costs for individuals and families purchasing coverage through the Health Insurance Marketplace, are scheduled to expire at the start of 2026. With Congress leaving its most recent session without approving an extension, patients, physicians, and employers are now preparing for the financial impact.

“The fact that Congress went home without addressing ACA subsidies creates real uncertainty for patients,” said Dr. Davis. “Many individuals will



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Dr Davis and Sydney Davis of Platinum Health Direct Primary Care

soon be facing higher premiums, higher deductibles, or fewer affordable coverage options.”

Healthcare policy analysts warn that the expiration of enhanced subsidies may disproportionately affect middle-income households, self-employed individuals, and small business owners who rely on Marketplace plans for coverage. Higher insurance costs could also contribute to delayed medical care and an increase in underinsured or uninsured patients.



Dr. Davis emphasized that while federal healthcare policy remains uncertain, patients still have options to better manage rising healthcare expenses. He outlined several practical strategies:

- [Direct Primary Care](#) (DPC): A membership-based healthcare model that removes insurance billing, reduces administrative overhead, and provides predictable access to primary care services.
- Preventive and Proactive Care: Early intervention and consistent management of chronic conditions can help prevent costly emergency room visits and hospitalizations.
- Health Savings Accounts (HSAs): When paired with high-deductible health plans, HSAs allow patients to use pre-tax dollars to manage out-of-pocket medical expenses.
- Cost Transparency and Care Coordination: Clear pricing and coordinated care can help reduce unnecessary testing and healthcare spending.

“Healthcare affordability cannot depend entirely on political outcomes,” Dr. Davis said. “Patients need sustainable care models that provide access and continuity regardless of changes in insurance subsidies. Direct primary care offers one such option.”

As 2026 approaches, Dr. Davis encourages patients and families to plan ahead rather than wait for premium increases to take effect. “Now is the time to evaluate healthcare options that emphasize transparency, prevention, and long-term affordability.”

Patients interested in learning more about direct primary care can visit [PlatinumHealthDPC.com](https://PlatinumHealthDPC.com).

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About John Davis MD

John Davis MD is a board-certified family physician and founder of Platinum Health Direct

Primary Care, PLLC, a membership-based primary care practice serving the Metro Detroit area. His work focuses on preventive care, chronic disease management, and innovative healthcare delivery models designed to improve access while controlling healthcare costs.

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