



July 24, 2025

The Honorable John Thune
Majority Leader
United States Senate
Washington, DC 20515

The Honorable Charles E. Schumer
Minority Leader
United States Senate
Washington, DC 20515

The Honorable Mike Johnson
Speaker
U.S. House of Representatives
Washington, DC 20515

The Honorable Hakeem Jeffries
Minority Leader
U.S. House of Representatives
Washington, DC 20515

Dear Leader Thune, Leader Schumer, Speaker Johnson and Leader Jeffries:

More than 20 million Americans are at risk of a cost-of-living crisis that only Congress can prevent. As you know, the enhanced health care tax credit will expire this year if Congress does not act to extend it. This tax credit lowers the monthly premiums paid by people who buy coverage in the state and federal Marketplaces. If Congress fails to extend the tax credit, the cost of health insurance will explode, with typical American families forced to pay hundreds or thousands of dollars more each month to keep the coverage they have. Expiration of the tax credit will create a cost-of-living crisis for millions of American families in 2026.

The undersigned organizations represent a broad coalition of the health care community and those it serves, including patients, people with chronic conditions, rural health leaders, doctors, nurses, hospitals, insurers, seniors, diverse constituencies, including civic organizations, small and large employers, and manufacturers. We urge you to pass an extension of the enhanced health care tax credit as part of the government funding that expires on September 30th.

The scale of this cost cliff is immense. If the tax credit expires, a typical family of four making \$64,000 would see their health care premiums increase by \$2,600, an almost impossible amount for a household already stretched by rising costs. For a 60-year-old couple with an income of \$80,000, premiums would skyrocket by a staggering \$17,500.

This is an urgent issue that affects both the cost of living and patient health, and it requires immediate action. Open enrollment for next year's coverage begins November 1—100 days away. By October, millions of Americans will be "window shopping" and see the full extent of these soaring premiums for 2026. And already, many of the 24 million people enrolled in the

individual market are receiving letters informing them that to maintain their coverage they will need to find hundreds or thousands of dollars in already stretched family budgets.

This is a crisis that can be avoided. The people you represent will pay the price in 2026 if Congress allows the tax credit to expire. We urge you to act swiftly and include an extension of the enhanced health care tax credit in the next bill that Congress sends to the president for his signature.

Sincerely,

AARP

AHIP

Alliance of Community Health Plans (ACHP)

American Academy of Family Physicians

American Cancer Society Cancer Action Network

American College of Physicians

American Lung Association

American Medical Association

Ascension

Association for Community Affiliated Plans

Blue Cross Blue Shield Association

Blue Shield of California

Catholic Health Association of the United States

Families USA

Federation of American Hospitals

HCA Healthcare

Healthcare Leadership Council

Kaiser Permanente

Kidney Care Partners

NAACP

National Association of Pediatric Nurse Practitioners

National Rural Healthcare Association

National Urban League

Oscar

Susan G. Komen

Tenet Healthcare

The Leukemia & Lymphoma Society

UnidosUS