

The Honorable Hakeem Jeffries
Minority Leader
2267 Rayburn House Office Building
Washington, DC 20510

Patient Community Urges Congress to Reauthorize the Enhanced Advance Premium Tax Credit

Dear Senator Thune, Senator Schumer, Congressman Johnson, and Congressman Jeffries,

The undersigned 43 organizations represent millions of patients and consumers who face serious, acute, and chronic health conditions. Together our organizations offer unique and important perspectives on what individuals and families need to prevent disease, cure illness, and manage their health. The diversity of our organizations and the populations we serve enables us to draw upon extensive knowledge and expertise that can be an invaluable resource as Congress considers any legislation that would reform our healthcare system.

In March of 2017, our organizations came together to form the Partnership to Protect Coverage (PPC). Together, we agreed upon three overarching principles to guide any work to reform and improve the nation's healthcare system. These principles state that: (1) health care should be accessible, meaning that coverage should be easy to understand and not pose a barrier to care; (2) health care should be affordable, enabling patients to access the treatments they need to live healthy and productive lives; and (3) health care must be adequate, meaning healthcare coverage should cover treatments patients need.

In 2021, Congress made two temporary, but critically important changes to the advance premium tax credits that were established to help lower the cost of health insurance purchased in the marketplaces. Since then, enrollment in marketplace plans generated by enhanced advance premium tax credits (eAPTCs) has allowed millions of Americans to purchase high-quality, comprehensive health insurance coverage that meets their healthcare needs – reducing the uninsured rate to just 8.2 percent¹.

However, the eAPTCs are scheduled to expire by the end of this year. If Congress fails to act, marketplace enrollees will see their premiums skyrocket, forcing some patients and consumers to abandon the high-quality coverage they rely on to manage their care. We therefore urge Congress to act and include the reauthorization of the eAPTCs by September 30th.

The Healthcare Tax Credit is a Lifeline to High-Quality Coverage

As the cost of living accelerates, we know that access to healthcare is among the most pressing concerns for the people we represent. The enhanced advance premium tax credits (eAPTCs or healthcare tax credits) have served as a lifeline, helping over 24 million Americans purchase coverage amidst rising healthcare costs². Patients tell us every day that without these subsidies, they could not afford the medications, specialist visits, or preventive care they need to stay healthy, manage chronic conditions, or avoid medical bankruptcy.

The Time to Act is Now

This is not a distant threat — it is an urgent crisis. In just a few weeks, millions of Americans will begin shopping for 2026 health coverage, and unless Congress acts, they will be met with shocking price increases. On average, premiums are expected to nearly double for those who buy their own insurance. These changes will hit hardest among working families: small business owners, gig workers, farmers, early retirees, and people living with serious or chronic illness who do not have access to job-based coverage. Millions of families in

¹ Assistant Secretary for Planning and Evaluation, National Uninsured Rate Reaches an All-Time Low in early 2023 after the Close of the ACA Open Enrollment Period (July 15, 2025),

<https://aspe.hhs.gov/sites/default/files/documents/ee0475e44e27daef00155e95a24fd023/nhis-q1-2024-datapoint.pdf>

² Centers for Medicare and Medicaid Services, Marketplace 2025 Open Enrollment Period Report: National Snapshot

<https://www.cms.gov/newsroom/fact-sheets/marketplace-2025-open-enrollment-period-report-national-snapshot-2>

rural areas, who would face higher premiums than families in urban areas without the eAPTCs, would be devastated by these changes.³

The drastic change in premium costs will be devastating for the patients and consumers we represent. For example, a family of four making \$60,000 (200% of FPL) would see their monthly marketplace premium increase from \$100 to \$326—an annual increase of about \$2,700. A 60-year-old couple making \$45,000 (228% of FPL) would see monthly marketplace premiums increase from \$117 to \$283 — an annual increase of almost \$2,000.⁴

Patients will Pay the Price

If Congress allows the eAPTCs to expire at the end of the year, an estimated 4.2 million people will lose their health insurance. Others will be forced to choose between maintaining their coverage and meeting other basic needs like housing, food, or utilities. This would be a devastating and entirely preventable blow to the health and financial well-being of the communities we serve.

The individual marketplace must remain a viable and competitive option for the millions of Americans who rely on it. We urge Congress to act swiftly to reauthorize these enhanced tax credits that are not only essential to the stability of the market, but to ensuring patients can access timely, affordable care.

Ensuring that patients can access and afford health insurance is a nonpartisan issue—one that affects families in every state and district across the country. We stand ready to work with you to ensure that coverage remains within reach for patients who need it most. Extending these tax credits is one of the most important and immediate steps Congress can take to protect the health and economic security of American families. If you would like to meet with our membership to learn more about this issue, please contact Katie Berge (Katie.Berge@lls.org) and Ashleigh Tharp (atharp@cff.org).

Sincerely,

AiArthritis
American Cancer Society Cancer Action Network
American Diabetes Association
American Heart Association
American Kidney Fund
American Liver Foundation
American Lung Association
Arthritis Foundation
Asthma and Allergy Foundation of America
Autoimmune Association
Cancer Nation (formerly the National Coalition for Cancer Survivorship)
Cancer Support Community
CancerCare
Coalition for Hemophilia B
Crohn's & Colitis Foundation

Cystic Fibrosis Foundation
Diabetes Patient Advocacy Coalition
Epilepsy Foundation of America
Family Voices National
Foundation for Sarcoidosis Research (FSR)
Hemophilia Federation of America
Hypertrophic Cardiomyopathy Association
Immune Deficiency Foundation
Lupus Foundation of America
Lutheran Services in America
March of Dimes
Muscular Dystrophy Association
National Alliance on Mental Illness
National Bleeding Disorders Foundation
National Health Council
National Kidney Foundation

³ Urban Institute, ARPA's Enhanced Premium Subsidies Provide Particularly Large Benefits to Residents of Rural Areas. <https://www.urban.org/research/publication/arpas-enhanced-premium-subsidies-provide-particularly-large-benefits-residents>

⁴ Center for Budget and Policy Priorities, Health Insurance Costs Will Rise Deeply If Premium Tax Credit Improvements Expire. <https://www.cbpp.org/research/health/health-insurance-costs-will-rise-steeply-if-premium-tax-credit-improvements-expire>

National Multiple Sclerosis Society
National Organization for Rare Disorders
National Patient Advocate Foundation
National Psoriasis Foundation
NMDP
Pulmonary Hypertension Association
Susan G. Komen
The AIDS Institute
The Leukemia and Lymphoma Society
UsAgainstAlzheimer's
WomenHeart: The National Coalition of Women
with Heart Disease
ZERO Prostate Cancer