



Statement for the Record

Undersigned Members of The Partnership to Protect Coverage Coalition

United States Senate Committee on Finance

The Rising Cost of Health Care: Considering Meaningful Solutions for all Americans

Wednesday, November 19, 2025

Chair Crapo, Ranking Member Wyden, and Members of the Committee:

On behalf of the Partnership to Protect Coverage (PPC), a coalition of nonpartisan, nonprofit patient advocacy organizations, thank you for the opportunity to submit this statement for the record. Our organizations represent millions of Americans living with serious and chronic health conditions who rely on stable, affordable, high-quality health insurance to access life-sustaining care. We are deeply concerned that the continued lapse of the enhanced advance premium tax credits (APTCs) threatens to destabilize coverage for our patients who can least afford this uncertainty.

Today, patients and families across the country are shopping for coverage and discovering monthly premiums that have doubled or tripled for 2026. Many are facing an urgent and impossible choice: go without coverage or pay more than their budgets can bear. These premium increases are not abstract figures—they translate directly into delayed diagnoses, skipped treatments, and worsening health outcomes for cancer patients, individuals living with autoimmune diseases, people with diabetes, and countless others who depend on consistent, comprehensive care.

For patients with chronic conditions, affordability is inseparable from survivability. However, affordability is an empty promise unless health insurance coverage is able to meet the needs of people with serious

healthcare needs. Our organizations know first-hand that without *comprehensive* coverage, treatment becomes out of reach before it even begins.

We are concerned that some policies currently being discussed as alternatives—including short-term limited-duration plans, expanded association health plans, tax advantaged accounts without significant guardrails, and other forms of non-ACA-compliant coverage—will put patients at risk. While these products may appear less expensive, they routinely exclude essential health benefits, impose discriminatory limitations on pre-existing conditions, lack minimum financial quality standards, and expose families to staggering out-of-pocket costs. These features guarantee that patients will not be able to access the care and services they rely on when they need it the most. Our organizations distinctly remember the damage these policies – and others like them – caused before passage of the Affordable Care Act. It is with great confidence borne of that patient experience that we say with great authority: these options are not adequate solutions for the people we represent.

Every day that passes without action results in healthier individuals leaving the marketplace, more patients priced out of high-quality coverage and more families forced to choose between health care and other necessities. The only viable, patient-centered path forward is the immediate reauthorization of the enhanced APTCs so individuals can enroll in affordable, comprehensive coverage for 2026. Timely action will stabilize the marketplace, protect vulnerable communities, and preserve access to life-saving treatments.

Ensuring access to affordable, high-quality health coverage should not be a partisan issue. It is a matter of protecting the health, economic security, and dignity of people in every congressional district. The consequences of inaction are measured in worsening health outcomes, financial hardship, and preventable loss of life. We urge Congress to act swiftly to restore the enhanced APTCs and uphold its responsibility to the patients and families who depend on a functioning, fair, and accessible health insurance system.

Thank you for your attention to the needs of the patient community and for considering this statement for the record.

AiArthritis
American Cancer Society Cancer Action Network
American Heart Association
American Kidney Fund
American Liver Foundation
American Lung Association
Arthritis Foundation
Blood Cancer United, formerly The Leukemia & Lymphoma Society
Cancer Nation
Chronic Disease Coalition
Coalition for Hemophilia B
Crohn's & Colitis Foundation
Cystic Fibrosis Foundation
Diabetes Patient Advocacy Coalition
Epilepsy Foundation of America
Foundation for Sarcoidosis Research

Hemophilia Federation of America
Immune Deficiency Foundation
Legal Action Center
Lupus Foundation of America
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National Bleeding Disorders Foundation
National Health Council
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