

Congress of the United States

Washington, DC 20515

September 18, 2025

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

At a time when the cost of living remains painfully high for too many, we are writing to demand urgent action on an issue critical to American families: extending the enhanced premium tax credits, which makes health insurance affordable for millions of Americans. Since 2014, one in seven Americans—nearly 50 million individuals—have purchased affordable, high-quality coverage using tax credits.

As you know, the enhanced premium tax credit that supports families in the Affordable Care Act marketplaces is set to expire at the end of this year. If this tax credit is allowed to expire, premiums for working class families on the individual market will skyrocket next year, with a typical family seeing their insurance bills nearly double¹ and more than 4 million people will lose coverage entirely.² More than 20 million Americans rely on this tax credit to afford health coverage, and they will be forced to find thousands of dollars more to keep the plan they have. A typical family of four earning \$64,000 could see their premiums rise by nearly \$3,000. For a 60-year-old couple, that increase could be as high as \$17,000 a year. Families will have to make impossible choices between having health coverage or paying for food and housing.

What's more, the expiration of the tax credit will have a cascading effect of driving prices across the insurance market up, as younger and healthier people opt-out of the market entirely. Struggling working families and small businesses in our districts cannot afford these price increases.

The need to address this critical issue is urgent. Open enrollment for next year begins November 1st, and notices of premium hikes will go out next month. If the tax credit is not extended imminently, millions of Americans will be surprised by significant increases in their premiums and potential enrollees will be priced out of the market.

Americans are facing a cost-of-living crisis, and health care is the top driver of their economic pain. The Congressional Budget Office has stated the changes made to both Medicaid and the individual market in the recent reconciliation bill will make health coverage less affordable and

¹ Kaiser Family Foundation | [Congressional District Interactive Map: How Much Will ACA Premium Payments Rise if Enhanced Subsidies Expire?](#)

² Congressional Budget Office | [Re: Estimated Effects on the Number of Uninsured People in 2034 Resulting From Policies Incorporated Within CBO's Baseline Projections and H.R. 1, the One Big Beautiful Bill Act](#)

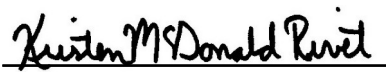
lead to 15 million Americans losing coverage.³ It is more important than ever that we act to protect millions of families from a shocking premium increase next year.

As working families in our districts struggle to make ends meet, we cannot allow the tax credit to expire and their costs to go up further. We have a responsibility to work together and deliver this common sense and bipartisan solution.

That's why we urge you to extend the enhanced premium tax credit so that savings can be secured before open enrollment season begins on November 1. We must put aside our partisan differences for working people and do what we can to stop this health care cost crisis.

We look forward to working with you on this critical and urgent issue.

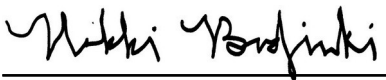
Sincerely,



Kristen McDonald Rivet
Member of Congress



Susie Lee
Member of Congress



Nikki Budzinski
Member of Congress



Derek T. Tran
Member of Congress



Vicente Gonzalez
Member of Congress



Kim Schrier, M.D.
Member of Congress



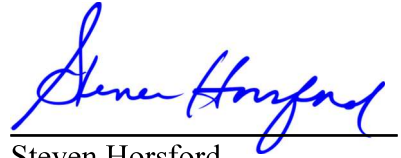
Chris Pappas
Member of Congress



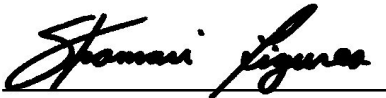
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Member of Congress



Josh Riley
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Jahana Hayes
Member of Congress



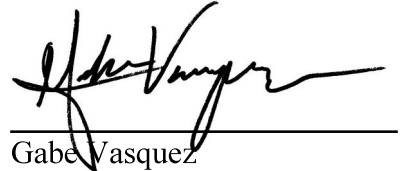
Mike Levin
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Dave Min
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Member of Congress



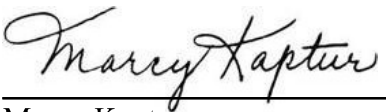
Gabe Vasquez
Member of Congress



Thomas R. Suozzi
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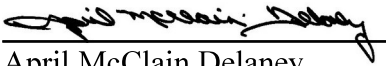
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Member of Congress



Marcy Kaptur
Member of Congress



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Member of Congress



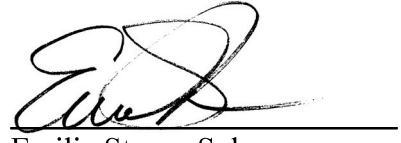
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Member of Congress



John W. Mannion
Member of Congress



Laura A. Gillen
Member of Congress



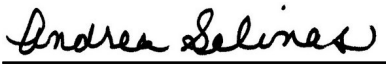
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Member of Congress



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Member of Congress



George Whitesides
Member of Congress



Andrea Salinas
Member of Congress



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Member of Congress



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Member of Congress



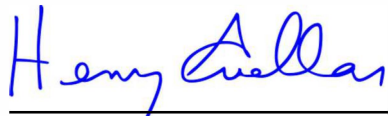
Chris Deluzio
Member of Congress



Donald G. Davis
Member of Congress



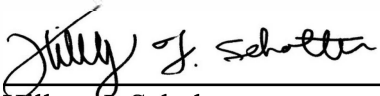
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Member of Congress



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Member of Congress



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Member of Congress



Eugene Vindman
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