September 3, 2025

The Honorable Mike Johnson
Speaker
U.S. House of Representatives
H-232, The Capitol
Washington, DC 20515

The Honorable Chuck Schumer
Senate Minority Leader
U.S. Senate
322 Hart Senate Office Building
Washington, DC 20510

The Honorable John Thune
Senate Majority Leader
U.S. Senate
511 Dirksen Senate Office Building
Washington, DC 20510

The Honorable Hakeem Jeffries
House Democratic Leader
U.S. House of Representatives
H-204, The Capitol
Washington, DC 20515

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

The undersigned physician organizations representing national medical societies and state medical associations write to urge Congress to enact legislation to extend the enhanced advance premium tax credits (APTCs) established under section 36B(b)(3)(A)(iii) of the Internal Revenue Code of 1986.

These enhanced credits have made health coverage more affordable for the more than 24 million Americans who purchased coverage through the Health Insurance Marketplaces in 2025, including many who are older, live in rural areas, or operate small businesses. For these individuals, the credits are a key means of securing comprehensive coverage, as the credits are only available to individuals who do not have access to such coverage outside of the Health Insurance Marketplaces.

Without congressional action, millions of Americans will face significant increases in their annual premiums, and the Congressional Budget Office projects that 4.2 million people will lose coverage entirely. The financial consequences are substantial:

- A family of four earning $64,000 annually would see the amount they pay for insurance coverage rise by approximately $2,600 in 2026.
- A 60-year-old couple with an income of $80,000 would see an increase of about $17,500 annually.

Even individuals who are not eligible for APTCs will be affected by the expiration of the enhanced APTCs, as the enhanced APTC drew healthier people into the insurance marketplaces, improving the risk pool and lowering premiums overall.

These increases will be evident to consumers as soon as marketplace “window shopping” begins in the fall of 2025, well ahead of the 2026 open enrollment period. Many current enrollees are already receiving insurer notices that project steep premium increases if the credits are not extended.

Extending the enhanced APTCs will continue to lower premiums across income levels, mitigate financial barriers to care, and sustain enrollment in the marketplaces. Allowing them to expire would reverse these gains, increase the uninsured rate, and raise uncompensated care costs for hospitals and physician practices nationwide.

We respectfully urge Congress to act in a timely manner so that marketplaces, insurers, and consumers have certainty well in advance of the 2026 coverage year.

Thank you for your attention to this important matter and for your continued commitment to ensuring access to affordable health coverage.

Sincerely,