

COALITION OF STATE MEDICAL ASSOCIATIONS

September 8, 2025

The Honorable John Thune
Majority Leader
United States Senate
S-221
Washington, D.C. 20510

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

The Honorable Charles E. Schumer
Minority Leader
United States Senate
S-230
Washington, D.C. 20510

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

**24.3 MILLION AMERICANS WILL LOSE AFFORDABLE CARE ACT HEALTH CARE COVERAGE
OR FACE SUBSTANTIAL PREMIUM INCREASES IF CONGRESS FAILS TO ACT THIS YEAR.
PHYSICIANS AND PATIENTS CANNOT SUSTAIN SUCH LOSSES.**

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

On behalf of the undersigned state medical associations and the District of Columbia, the hundreds of thousands of physicians we represent, and the millions of Affordable Care Act (ACA) marketplace patients we serve, we are united in urging Congress to extend the expiring ACA enhanced premium tax credits that have helped over 24 million Americans afford health care coverage and gain access to physicians to get the medications and treatment they need. If the tax credits are not extended before the end of this year, the CBO estimates that 24 million Americans will experience, on average, 75% higher insurance premiums, causing at least 4.2 million Americans to lose coverage. Such losses in affordable coverage will crush low-income, working families and small businesses, and could force some closures of hospitals and physician practices, especially in rural areas, which will harm all patients. We ask that you continue this important tax credit that makes health care coverage affordable to protect the health of America and sustain access to physician care.

This year, a record-breaking 24.3 million people enrolled in ACA Marketplace plans, according to KFF. Enrollment has more than doubled in 20 states and tripled in Georgia, Louisiana, Mississippi, Tennessee, Texas, and West Virginia, with the help of premium tax credits. By allowing the tax credits to expire, Congress is actively taking critical support away from working families. Currently, a family of four is saving an average of \$2,400 per year on their premiums thanks to the tax credits. At a time when too many people struggle to pay their bills, working people cannot afford to pay 75% higher premiums for

their health insurance, including 3.3 million self-employed workers and small business owners, farmers and those living in rural communities, older adults not yet eligible for Medicare, and many others.

The domino effect of Congress' inaction is real. As working families lose life-saving coverage and go without care for fear of costly medical bills and bankruptcy, they are eventually forced to seek emergency treatment with more complex, costly conditions that are difficult to treat. Emergency physicians will be overwhelmed with ACA patients who no longer have coverage. The \$1.1 trillion in funding cuts to Medicaid and the ACA from the One Big Beautiful Bill Act will place an unsustainable uncompensated care burden on physicians, clinics, hospitals, and nursing homes. Underserved and rural area hospitals and physician practices in these communities will be forced to close or dramatically reduce services. In response to these closures, millions of health care jobs will be lost, and entire communities will suffer the financial and health consequences of Congress' inaction. Access to health care will be even more challenging for all Americans.

Americans strongly agree – Congress must act soon. An overwhelmingly 82% of Americans support extending the tax credits to lower premium costs for ACA coverage (Hart Research, June 2024).

We urge you to extend ACA coverage because it has become so vital to so many working Americans, their families and their businesses. It ensures timely access to health care for all patients which allows physicians to continue to protect the health and vitality of our great nation.

Sincerely,

List state medical association signers here XX