

December 9, 2024

The Honorable Charles Schumer
Majority Leader
United States Senate
Washington, D.C. 20515

The Honorable Mitch McConnell
Minority Leader
United States Senate
Washington, D.C. 20515

The Honorable Mike Johnson
Speaker
United States House of Representatives
Washington, D.C. 20510

The Honorable Hakeem Jeffries
Minority Leader
United States House of Representatives
Washington, D.C. 20510

Dear Senate Majority Leader Schumer, Speaker Johnson, Senate Minority Leader McConnell, and House Minority Leader Jeffries:

We, the undersigned organizations, write today on behalf of the nearly 20 million Americans who rely on enhanced premium tax credits to purchase affordable health insurance, and urge you to pass an extension of these essential tax credits before the 118th Congress adjourns. Without swift Congressional action, millions of people will face tax increases and health care premium spikes, putting their families' health and financial security at risk.

This November, voters across the political spectrum told policymakers in no uncertain terms that they expect their leaders to do all they can to lower costs and deliver better economic security to families everywhere. In fact, [a brand new survey shows 86% of 2024 voters want to see these tax credits extended](#), including 82% of people who voted for Donald Trump. Congress now has the opportunity – and the responsibility – to demonstrate that they are listening to that call from their constituents.

Congress needs to take action as soon as possible, because while the credits are not set to expire in federal statute until December 31, 2025, Americans will feel the impacts far sooner. Health insurers will begin setting next year's rates as early as this spring, new rates will be announced by summer, and by fall [people in every Congressional district](#) will experience premium shock when they shop for 2026 plans.

These increases will especially hit hard for older and rural households who tend to have higher premiums; self-employed people like independent contractors, gig workers, and farmers; small business owners who buy coverage on the individual market; and lower- and middle-income working families:

- [One in five](#) small business owners and self-employed workers rely on the marketplaces for coverage, including many in [rural and farm](#) states.

- Single individuals in their mid-40s making \$30,000 would see their [premiums increase by \\$1,350 per year](#).
- Couples in their early 60s earning \$80,000 would see their [premiums increase by about \\$17,500 per year](#) – almost a quarter of their gross income.
- [Nearly everyone enrolled in coverage through an insurance marketplace will experience a significant increase in premiums](#), and many people would see their premiums **double** as a result of the expiration of these tax credits.
- 4 million people would lose coverage entirely and become uninsured, with [the uninsured rate growing](#) by more than 30 percent in six states – which in turn would put significant pressure on budgets for health systems and states.

People in every community are at risk. This includes people like Dean, a [34-year-old self-employed designer](#), who used his tax credit to afford a plan with a lower deductible and out-of-pocket maximum – which proved crucial to him when he was diagnosed with cancer that would have otherwise subjected him to financial ruin. Jenny, a [64 year old woman](#) who used her tax credit to buy a plan for \$500 per month that helped cover her million dollar hospital bill and treatment after she experienced a stroke. Without that coverage – facilitated by the tax credit – she and her husband would have lost their home and life savings to pay for care.

Only Congress can protect these hardworking Americans by preventing this middle-class tax hike at a time when Americans can least afford it. They need you to take decisive action to protect their health and financial security, and to do it before the end of the year.

We look forward to working with you to safeguard affordable health care for all Americans.

Sincerely,

Families USA

ACA Consumer Advocacy

Access Health CT

AIDS Foundation Chicago

Alliance for a Healthy Kansas

American Association on Health & Disability

American Cancer Society Cancer Action Network

American Medical Student Association

Association of Asian Pacific Community Health Orgs

BlueWaveNJ

Center for Health Law and Policy Innovation

Center for Independence of the Disabled,
New York

Center for Law and Social Policy

Champaign County Health Care
Consumers

Children's League of Massachusetts

Citizen Action of New York

Citizen Action of Wisconsin

Coalition on Human Needs

Colorado Consumer Health Initiative

Community Service Society of NY

Consumers for Affordable Health Care

CT Office of the Healthcare Advocate

Erie Family Health Centers

Epilepsy Foundation of America

Every Texan

Futures Without Violence

Georgians for a Healthy Future

Gerontological Society of America

Health Action New Mexico

Health Care For All Massachusetts

Health Care Voices

HIV+Hepatitis Policy Institute

Illinois Primary Health Care Association

Indivisible Ulster 18/19

Justice in Aging

Lakeshore Foundation

Legal Aid Justice Center

Legal Council for Health Justice

Maine Equal Justice

Maine People's Alliance

Maryland Health Care For All Coalition

Massachusetts Health Connector

Metro New York Health Care for All

Michigan League for Public Policy

Michigan Primary Care Association

MomsRising

NAACP

National Alliance on Mental Illness

National Association of Pediatric Nurse
Practitioners

National Health Law Program

National Immigration Law Center

National Partnership for Women &
Families

Nebraska Appleseed

New Jersey Citizen Action

New Mexico Center on Law and Poverty

Northwest Health Law Advocates
(Washington State)

Pennsylvania Health Access Network

Planned Parenthood Federation of
America

Protect Our Care

Public Advocacy for Kids (PAK)

Service Employees International Union

Shriver Center on Poverty Law

Silver State Equality-Nevada

Tennessee Health Care Campaign

Tennessee Justice Center

The AIDS Institute

The Children's Partnership

The Leadership Conference on Civil and
Human Rights

Third Way

U-Act (Ulster Activists)

UnidosUS

WVAHC

Young Invincibles