

September 15, 2025

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

The Honorable John Thune
Senate Majority Leader
U.S. Senate
S-230, the Capitol
Washington, DC 20510

The Honorable Chuck Schumer
Senate Minority Leader
U.S. Senate
322 Hart 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 their expiration, 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,

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The Honorable John Thune
The Honorable Chuck Schumer
The Honorable Hakeem Jeffries
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American Medical Association
Academy of Physicians in Clinical Research
American Academy of Allergy, Asthma & Immunology
American Academy of Emergency Medicine
American Academy of Facial Plastic and Reconstructive Surgery
American Academy of Family Physicians
American Academy of Hospice and Palliative Medicine
American Academy of Neurology
American Academy of Ophthalmology
American Academy of Pediatrics
American Association of Orthopaedic Surgeons
American Association of Public Health Physicians
American College of Cardiology
American College of Chest Physicians
American College of Emergency Physicians
American College of Gastroenterology
American College of Lifestyle Medicine
American College of Medical Genetics and Genomics
American College of Obstetricians and Gynecologists
American College of Physicians
American College of Radiology
American College of Surgeons
American Epilepsy Society
American Geriatrics Society
American Osteopathic Association
American Psychiatric Association
American Society for Clinical Pathology
American Society for Dermatologic Surgery Association
American Society for Gastrointestinal Endoscopy
American Society for Surgery of the Hand Professional Organization
American Society of Addiction Medicine
American Society of Anesthesiologists
American Society of Cataract & Refractive Surgery
American Society of Hematology
American Society of Neuroradiology
American Society of Plastic Surgeons
American Urological Association
American Medical Group Association
Association for Clinical Oncology
Association of American Medical Colleges
Medical Group Management Association
National Association of Medical Examiners
National Association of Spine Specialists
Renal Physicians Association
Society for Maternal-Fetal Medicine
The National Association of Medical Examiners

Medical Association of the State of Alabama

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Alaska State Medical Association
Arizona Medical Association
Arkansas Medical Society
California Medical Association
Colorado Medical Society
Connecticut State Medical Society
Medical Society of Delaware
Medical Society of the District of Columbia
Florida Medical Association
Medical Association of Georgia
Hawaii Medical Association
Idaho Medical Association
Illinois State Medical Society
Indiana State Medical Association
Iowa Medical Society
Kentucky Medical Association
Louisiana State Medical Society
Maine Medical Association
MedChi, The Maryland State Medical Society
Massachusetts Medical Society
Michigan State Medical Society
Minnesota Medical Association
Mississippi State Medical Association
Missouri State Medical Association
Montana Medical Association
Nebraska Medical Association
Nevada State Medical Association
New Hampshire Medical Society
Medical Society of New Jersey
New Mexico Medical Society
Medical Society of the State of New York
North Dakota Medical Association
Ohio State Medical Association
Oklahoma State Medical Association
Oregon Medical Association
Pennsylvania Medical Society
Rhode Island Medical Society
South Dakota State Medical Association
Tennessee Medical Association
Texas Medical Association
Vermont Medical Society
The Medical Society of Virginia
Washington State Medical Association
West Virginia State Medical Association
Wisconsin Medical Society
Wyoming Medical Society