

September 15, 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  
S-230, the Capitol  
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,

The Honorable Mike Johnson  
The Honorable John Thune  
The Honorable Chuck Schumer  
The Honorable Hakeem Jeffries  
September 15, 2025  
Page 2

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

The Honorable Mike Johnson  
The Honorable John Thune  
The Honorable Chuck Schumer  
The Honorable Hakeem Jeffries  
September 15, 2025  
Page 3

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