

December 8, 2025

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

On behalf of the National Women's Law Center and 128 state and national organizations, we write to strongly urge you to pass a clean extension of the enhanced Affordable Care Act (ACA) premium tax credits (PTCs). It is imperative that Congress act without further delay—as insurers have already set premium rates for the upcoming year assuming the enhanced PTCs are expiring. The longer Congress waits, the harder it will be to offer relief to millions of Americans with skyrocketing premiums, with women and low- and middle-income people hit the hardest.

The enhanced PTCs, originally expanded under the American Rescue Plan Act of 2021 and extended through 2025 in the Inflation Reduction Act of 2022, have made health coverage through the Marketplace more affordable and accessible than [ever before](#). In 2025 we saw [record-breaking Marketplace enrollment](#), with nearly 12.7 million women enrolled, a 95% increase in women's enrollment since 2021. [Ninety-two percent](#) of all 2025 Marketplace enrollees received PTCs, with an estimated nearly [11.7 million women](#) receiving PTCs to help pay for their health insurance premiums. Resulting in premium payments being cut by [an estimated 44%](#) (\$705 annually) for enrollees receiving PTCs.

If these enhanced PTCs expire, the health and economic consequences will be devastating to women and low- and middle-income people. It is expected that Marketplace out-of-pocket premiums will skyrocket by over 75% if the enhanced PTCs expire:

- Average net premiums will be [more than four times higher](#) (\$919 versus \$169) for people with subsidized Marketplace coverage and incomes below 250% of the Federal Poverty Level (FPL);
- Net premiums will more than double, from \$1,171 to \$2,455, for those with incomes between 250% and 400% of the FPL.
- Adults aged 50 to 64 are projected to see even higher premium increases, with annual premium spikes between \$599 and \$4,574.

These premium increases will undoubtedly compound existing barriers to affordable health care coverage for women, particularly women of color, and low- and middle-income people. Millions of people will be priced out of coverage and be at increased risk for uninsurance, negating monumental gains made in reducing uninsurance since the enactment of enhanced PTCs in 2021. In fact, the Congressional Budget Office (CBO) estimates that failing to extend the enhanced PTCs will result in [4.2 million](#) more uninsured people by 2034. An estimated nearly [2.2 million](#) of those 4.2 million would be women and over 3.1 million would be people of color. This is in addition to the [10 million people](#) who stand to lose their health coverage due to H.R. 1 (OBBBA), according to CBO.

Women and low- and middle-income people already face [significant challenges](#) affording health insurance and health care-related expenses. Unaffordable health care costs force people with fewer financial resources to delay or forgo critical care, exacerbating existing health disparities. Uninsured women are [less likely](#) than those with coverage to have consistent access to care and to receive essential preventive services, such as cancer screenings. Gaps in such care are [particularly harmful](#) for women, particularly women of color who already experience high rates of chronic conditions.

Additionally, as Congress is negotiating an extension of the enhanced PTCs, we urge you to reject any further attempts to restrict abortion coverage. Any such attempts would ultimately amount to a thinly-veiled effort to derail negotiations over these essential tax credits. Cost is a major factor in whether people are able to access the abortion care they seek, and often insurance coverage is the difference between a person getting the care they need and being forced to carry an unwanted pregnancy to term. Any claims that additional restrictions on abortion coverage are needed to ensure that no federal funds are spent on abortion coverage are false. The ACA already treats abortion different from other health care services; it explicitly prohibits federal funds from being used to pay for abortion coverage in Marketplace plans, with limited exceptions for cases of life endangerment, rape, and incest. Any attempt to further restrict coverage for abortion care in ACA Marketplace plans will ultimately deny people the freedom to make the best decisions for their bodies, lives, and futures.

Congress must extend the enhanced PTCs before the end of the year, or millions of women and low- and middle-income people's health and financial wellbeing will bear the brunt of drastically higher premiums that will follow. It is critical that Congress act swiftly to preserve enhanced PTCs and ensure the millions of women and low- and middle-income people who rely on these PTCs continue to have access to affordable and comprehensive health coverage.

Sincerely,
Abortion Access Front
Abortion Forward
Advance Maryland
African American Health Alliance
AFSCME
All* In Action Fund
American Atheists
American Friends Service Committee
American Public Health Association
Americans for Tax Fairness (ATF)
Arizonans For Reproductive Freedom
Asian & Pacific Islander American Health Forum (APIAHF)
Autistic Self Advocacy Network
Autistic Women & Nonbinary Network
Bayard Rustin Center for Social Justice

California LGBTQ Health and Human Services Network
Care in Action
Caring Across Generations
Center for Biological Diversity
Center for Law and Social Policy (CLASP)
Child Welfare League of America
Children's Defense Fund
Children's HealthWatch
Clearinghouse on Women's Issues
Coalition of CA Welfare Rights Organizations
Colorado Center on Law and Policy
Colorado Latino Leadership, Advocacy & Research Organization (CLLARO)
Community Catalyst
Consumers for Quality Care
Court Accountability Action
Disability Rights Education and Defense Fund (DREDF)
Doctors for America
Empowering Pacific Islander Communities (EPIC)
End Citizens United
Equality California
Families USA
Family Values@Work Action
Feminist Majority
FL National Organization for Women
Florida Interfaith Coalition for Reproductive Health and Justice
Former California State Senator
Fund Texas Choice
Gender Justice
Georgia Budget and Policy Institute
Girls Inc. of Alameda County
Guttmacher Institute
Honest Arizona
Ibis Reproductive Health
Illinois Partners for Human Service
In Our Own Voice: National Black Women's Reproductive Justice Agenda
Institute for Women's Policy Research
Japanese American Citizens League
Just Solutions
Justice and Joy National Collaborative
Justice in Aging
Kent Street Coalition
Lake Research Partners
Lawyers for Good Government
League of United Latin American Citizens (LULAC)
League of Women Voters of St. Lawrence County NYS
League of Women Voters of the United States

Legal Action Center
Legal Momentum, the Women's Legal Defense & Education Fund
Michigan League for Public Policy
MomsRising
NAACP
NAKASEC
National Abortion Federation
National Action Network
National Alliance for Caregiving
National Alliance to End Sexual Violence
National Association of Social Workers
National Black Child Development Institute (NBCDI)
National Coalition of STD Directors
National Council of Asian Pacific Americans-NCAPA
National Council of Jewish Women
National Domestic Workers Alliance
National Education Association
National Family Planning & Reproductive Health Association
National Health Law Program
National Immigration Law Center
National Institute for Reproductive Health
National Latina Institute for Reproductive Justice
National Network of Abortion Funds
National Network to End Domestic Violence
National Organization for Women
National Women's Liberation
National Women's Political Caucus
NCNW
Northwest Health Law Advocates
Oregonizers
P Street
People Power United
Physicians for Reproductive Health
Planned Parenthood Federation of America
Planned Parenthood of Maryland
Popular Democracy
Positive Women's Network-USA
Power to Decide
Protect Our Care
Public Advocacy for Kids (PAK)
Public Citizen
Public Justice Center
Reproaction
Reproductive Freedom for All
Reproductive Health Access Project
Reproductive Justice Action Committee

Reproductive Justice Maryland
RootsAction
SEIU
Silver State Equality
SiX Action
Spring Institute for Intercultural Learning
Supermajority Education Fund
The Brain Injury Association of Maryland
The National Partnership for Women and Families
Trans Maryland
UnidosUS
Union for Reform Judaism
Unitarian Universalist Association
Voices for Progress
Voices of Health Care Action
Wisconsin Coalition Against Sexual Assault
Women Lawyers On Guard Action Network
Women of Reform Judaism
Women's March
Woori Center
Young Invincibles