

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

PLEASE EXTEND THE EXPIRING PREMIUM TAX CREDITS FOR 24 MILLION WORKING FAMILIES, SMALL BUSINESSES, AND THE SELF-EMPLOYED WHO DEPEND ON IT FOR AFFORDABLE HEALTH INSURANCE

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 patients we serve, we are united in urging Congress to extend the expiring 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 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. Hospitals and physicians will be overwhelmed with the uncompensated care burden of 4.2 million Americans losing coverage. 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 health care coverage (Hart Research, June 2024).

We urge you to extend the premium tax credits 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,

Alaska State Medical Association
Arizona Medical Association
Arkansas Medical Society
California Medical Association
Colorado Medical Society
Connecticut State Medical Society
Florida Medical Association
Hawaii Medical Association
Idaho Medical Association
Illinois State Medical Society
Iowa Medical Society
Indiana State Medical Association
Kansas Medical Society
Kentucky Medical Association
Louisiana State Medical Society
Maine Medical Association
Massachusetts Medical Society
MedChi, The Maryland State Medical Society
Medical Association of Alabama

Medical Society of Delaware
Medical Society of New Jersey
Medical Society of the District of Columbia
Medical Society of Virginia
Medical Society State of New York
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
New Mexico Medical Society
North Carolina Medical Society
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
Utah Medical Association
Vermont Medical Society
Washington State Medical Association
Wisconsin Medical Society
Wyoming Medical Society