



September 11, 2025

The Honorable John Thune
Senate Majority Leader
511 Dirksen Senate Office Building
Washington, DC 20510

The Honorable Chuck Schumer
Senate Minority Leader
322 Hart Senate Office Building
Washington, DC 20510

The Honorable Mike Johnson
Speaker of the House of Representatives
521 Cannon House Office Building
Washington, DC 20515

The Honorable Hakeem Jeffries
House Minority Leader
2267 Rayburn House Office Building
Washington, DC 20515

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

The passage of H.R. 1, the so-called “One Big Beautiful Bill Law,” and the continued failure to make the current enhanced premium tax credits permanent to help low- and middle-income people afford health insurance has put our nation’s health care system on a disastrous path. If Congress does not act, millions will lose coverage, and millions more will pay significantly higher premiums and out-of-pocket costs, straining family budgets and worsening our nation’s medical debt crisis. In addition to the draconian cuts H.R. 1 makes to Medicaid, Medicare, and Marketplace coverage, the impacts of this law will be felt by everyone. States will be forced to make difficult budget choices, hospitals will close, health care workers will lose jobs, and essential services, like maternal health care, will be scaled back. Insurers will raise prices across the board, leaving families and small businesses with higher costs.

We must change course and mitigate against these harmful effects by making the current enhanced premium tax credits permanent and reversing the devastating cuts enacted in H.R. 1.

The undersigned organizations call on you and your colleagues to pass the Protecting Healthcare and Lowering Costs Act of 2025 (S. 2556 /H.R. 4849), which would:



- **Make the current enhanced premium tax credits permanent** to prevent premiums from skyrocketing in plan year 2026; and
- **Repeal the health care provisions of H.R. 1 to restore critical funding and prevent millions of people from losing their health care.**

In and of itself, H.R. 1 presents a clear and present danger to the health and economic wellbeing of our country and your constituents. This law makes permanent enormous tax cuts for corporations and billionaires while raising health care costs and cutting coverage for millions of low- and middle-income people. The Congressional Budget Office's relatively conservative estimate, [finds](#) that 10 million people stand to lose their health coverage due to H.R. 1 with [states](#) like Arizona, Illinois, Florida, Pennsylvania, Ohio, and Texas seeing some of the most significant coverage losses. Rural communities, people with low income, Black and Hispanic people, lawfully-residing immigrants, older adults and people with disabilities will be hit hardest.

H.R. 1 also significantly restricts states' ability to finance their own Medicaid programs and health systems through provider taxes and state-directed payments. This will lead to health care workers losing their jobs, health care facilities cutting services like maternal health care, and the financial collapse of already fragile health care systems in communities that already face the steepest barriers to health care access. Hundreds of rural hospitals are already at risk of closure and these cuts would only accelerate that crisis. The law's so-called Rural Hospital Transformation fund would do little to offset such massive losses.

Even for people who retain their health coverage H.R. 1 drives up costs, especially for people who are already least able to afford it. More than 21 million Medicaid beneficiaries will face higher costs for doctor visits and essential services, along with new, unnecessary and wasteful bureaucratic red tape to prove that they are eligible. As fewer people remain enrolled in Medicaid and Marketplace plans, uncompensated care will skyrocket. Insurers will raise premiums on privately insured individuals and small businesses, compounding the economic strain on families and state economies.

Meanwhile, H.R. 1 makes permanent tax cuts for billionaires while failing to extend one of the most effective and widely supported tax cuts for families, the enhanced premium tax credits. These tax credits have helped more than 20 million people afford health insurance coverage, saving the average person \$700 annually. Millions of people who would otherwise be left with no avenue for affordable health coverage. Without these tax credits,



health insurance costs will increase and many will see their premium payments [more than double](#) starting in 2026 – including people in Alaska, Louisiana, Mississippi, Missouri, North Carolina, Oklahoma, South Dakota, Tennessee, Texas, Utah, West Virginia, and Wyoming.

This is not what people want. The [vast majority](#) of voters support extending the enhanced premium tax credits and expect Congress to bring down health care costs, not raise them. H.R. 1 does the opposite by shifting the burden to families and community across America.

We therefore call on you to stand with your constituents by making the current enhanced premium tax credits permanent and repealing the health care cuts in H.R. 1 through swift passage of the Protecting Health Care and Lowering Costs Act (S. 2556 /H.R. 4849). Families, communities, and local economies cannot absorb these devastating cost increases.

Respectfully,

National Organizations

20/20 Vision

ACA Consumer Advocacy

Accountable.US/Accountable.NOW

ADAP Advocacy Association

Advocates for Compassionate Therapy Now

AFT: Education, Healthcare, Public Services

AIDS United

Alliance for Retired Americans

Allies for Independence

American Association of People with Disabilities

American Association on Health and Disability

American Atheists

American Federation of State, County and Municipal Employees (AFSCME)

American Friends Service Committee

American Institute of Dental Public Health

American Muslim Health Professionals (AMHP)

American Public Health Association

Americans for Democratic Action (ADA)



Americans for Tax Fairness (ATF)
Asa Consulting, LLC
Asian & Pacific Islander American Health Forum (APIAHF)
Ask Nurses and Doctors
Association of Asian Pacific Community Health Organizations (AAPCHO)
Autistic Women & Nonbinary Network
BasicNeeds US, Inc.
Bazelon Center for Mental Health Law
Becki Martello
Black Voters Matter Fund
Care in Action
CASA
CASL
Center for Black Health & Equity
Center for Law and Social Policy (CLASP)
Center to Advance Palliative Care
Child Welfare League of America
Children's HealthWatch
Clearinghouse on Women's Issues
Coalition for Hemophilia B
Coalition on Human Needs
Community Catalyst
Community Change Action
Compassion & Choices
Congregation of Our Lady of Charity of the Good Shepherd, U.S. Provinces
Consumer Action
Disability Rights California
Disability Rights Education and Defense Fund (DREDF)
Economic Security Project Action
Equally Alive
Faces & Voices of Recovery
Fair Housing Center of Central Indiana
Families USA
Family Caregiver Alliance, National Center on Caregiving
Feminist Majority
First Focus Campaign for Children
Futures Without Violence



Gerontological Society of America
Hadassah, The Women's Zionist Organization of America
Health Care for America Now (HCAN)
Healthy Schools Campaign
Hypertrophic Cardiomyopathy Association
Justice in Aging
Labor Campaign for Single Payer
Lakeshore Foundation
Latino Commission on AIDS
Lawyers for Good Government
LDP DISABILITY CAUCUS
Legal Action Center
Main Street Alliance
Medicare Rights Center
Mental Health Transformation Alliance (MHTA)
MomsRising
NAACP
NASTAD
National Advocacy Center of the Sisters of the Good Shepherd
National Asian Pacific American Women's Forum
National Association of Pediatric Nurse Practitioners
National Association of Social Workers
National Birth Equity Collaborative
National Consumer Law Center (on behalf of its low income clients)
National Council of Negro Women
National Disability Rights Network (NDRN)
National Domestic Workers Alliance
National Health Law Program
National Immigration Law Center
National Infrastructure bank (NIB)
National Latina Institute for Reproductive Justice
National Network of Arab American Communities
National Organization for Women
National Partnership for Women & Families
National PLACE
National Union of Healthcare Workers
NETWORK Lobby for Catholic Social Justice



People Power United
People's Action Institute
PHI
Philippine Nurses Association of America
Physicians for Reproductive Health
Planned Parenthood Federation of America
Popular Democracy
Positive Women's Network-USA
Prevent Blindness
Prevention Institute
Primary Care Development Corporation
Private Equity Stakeholder Project
Protect Our Care
Rural Progress
Service Employees International Union (SEIU)
Serving at-risk families everywhere, Inc.
Shriver Center on Poverty Law
Small Business Majority
The AIDS Institute
The Arc of the United States
The Cancer Network
The TransLatin@ Coalition
Third Way
Treatment Communities of America
Triage Cancer
UnidosUS
Union for Reform Judaism
United for a Fair Economy (also list Responsible Wealth)
Vivent Health
Voices of Health Care Action
VOR - A Voice Of Reason
Well Spouse Association
Young Invincibles
Young People in Recovery

Alabama

Alabama Arise



Arkansas

Arkansas Advocates for Children and Families
Arkansas Black Gay Men's Forum

Arizona

Arizona Oral Health Coalition
Asian Pacific Community in Action
Center for Economic Integrity
Children's Action Alliance
RE:Frame Youth Arts Center
William E. Morris Institute for Justice

California

ACCESS REPRODUCTIVE JUSTICE
Alzheimer's Los Angeles
Asian Resources, Inc.
California Consortium of Addiction Programs & Professionals
California Coverage & Health Initiatives
California Health Advocates
California Long-Term Care Ombudsman Association (CLTCOA)
California Pan-Ethnic Health Network
Center for Independent Living
Coalition of CA Welfare Rights Organizations (CCWRO)
Courage California
East Bay Sanctuary Covenant
Equality California
Indivisible San Jose
Indivisible Tri-Valley
Indivisible Westside Los Angeles
June Isaacson Kailes, Disability Policy Consultant
Marshallese Youth of Orange County
NICOS Chinese Health Coalition
PathPoint
San Diegans for Healthcare Coverage
Santa Cruz Mountains Indivisible
The Children's Partnership



Colorado

Caring for Colorado
Center for Health Progress
Chronic Care Collaborative
Cobalt Advocates
COLOR: Colorado Organization for Latina Opportunity and Reproductive Rights (COLOR)
Colorado Center on Law and Policy
Colorado Children's Campaign
Colorado Consumer Health Initiative
Colorado Latino Leadership, Advocacy & Research Organization (CLLARO)
Lupus Colorado
Parkinson Association of the Rockies
PEAK Parent Center
Show and Tell
The Bell Policy Center
Together Colorado Healthcare Committee
Youth Healthcare Alliance

Connecticut

Health Equity Solutions
Universal Health Care Foundation of Connecticut

District of Columbia

Tzedek DC

Florida

Catalyst Miami
Florida Policy Institute
Florida Voices for Health

Georgia

Father Movement
Georgia Equality
Georgians for a Healthy Future
SOWEGA Rising



Illinois

AgeOptions
AIDS Foundation Chicago
Allendale Association
Alternative Schools Network - Added Chance
Association House of Chicago
Beyond Hunger
Brighton Park Neighborhood Council
Caritas Family Solutions
Chosen Tabernacle FGBC
Citizen Action/Illinois
Common Pantry
Cook County Health
Dion's Chicago Dream
DuPage Federation on Human Services Reform
EverThrive Illinois
Family Focus
Garfield Park Community Council
Greater Chicago Food Depository
Health & Medicine Policy Research Group
IL Head Start Association
Illinois Coalition for Immigrant and Refugee Rights
Illinois Collaboration on Youth
JCFS Chicago
Kids Above All
Lakeside Community Committee
Mitzi Baum
NAMI Chicago
New Moms
Nourishing Hope
Of Color Inc
Our Bags of Love Foundation
Respond Now
Sankofa Safe Child Initiative
Shriver Center on Poverty Law
The Center for Youth and Family Solutions
The People's Lobby Health Care Task Force



The Porchlight Collective SAP

The Refugee Center

The Southwest Collective

Thresholds

Trilogy

UPC Seguin of Greater Chicago

Vivent Health

Workers Center for Racial Justice

Worry Free Community

Indiana

Hoosier Action

Indiana Community Action Poverty Institute

Indiana Justice Project

Kansas

Alliance for a Healthy Kansas

El Centro

KanCare Advocates Network

Kansas Action for Children

Kansas Breastfeeding Coalition

REACH Healthcare Foundation

SKIL Resource Center

The Mission Project

Kentucky

Kentucky Voices for Health

Louisiana

Helena Likaj Healthcare Solutions, LLC

Louisiana Community Health Outreach Network

Louisiana Partnership for Children and Families

Reproductive Justice Action Collective (ReJAC)

Massachusetts

1199SEIU - Massachusetts

Advocates



Boston Center for Independent Living
Boston Medical Center Health System
Bridges to Health, Inc.
Catalyst Consulting
Coalition for a Healthy Greater Worcester
Community Health Network Area 9
Congregation B'nai Israel Tikkun Olam Committee
Disability Policy Consortium
Fund Health Care Not Warfare of Massachusetts Peace Action
Health Care For All - Massachusetts
Human In Common
La Comunidad, Inc.
Lee Rachel Jurman
Massachusetts Association for Mental Health, Inc.
Massachusetts Councils on Aging
Massachusetts Law Reform Institute
Massachusetts Medical Society
Massachusetts Senior Action Council
NAMIMass
Southeast Asian Coalition of Central MA
True Alliance Center, Inc

Maryland

Economic Action Maryland Fund
High Note Consulting
Holy Cross Health
Maryland Citizens' Health Initiative
The Parents' Place of MD

Maine

Consumers for Affordable Health Care
Maine Center for Economic Policy
Maine Equal Justice
Maine People's Alliance

Michigan

The Arc Michigan

**Minnesota**

CARE Clinic

InsightFormation, Inc.

Minnesota Budget Project

Missouri

Beacon Reproductive Health Network

Community Health Commission of Missouri

Empower Missouri

Missouri Budget Project

Paraquad

Mississippi

Mississippi Health Advocacy Program

MS Communities United for Prosperity (MCUP)

Montana

Catalyst Montana

North Carolina

Action NC

Addiction Professionals of North Carolina

Advocates for Medically Fragile Kids NC

NC Justice Center

We Are Down Home

Nebraska

Heart Ministry Center

Nebraska Appleseed

New Hampshire

NHAAP

New Jersey

Association for Special Children and Families

Disability Rights New Jersey



Family Voices NJ
New Jersey Academy of Pediatric Dentistry
New Jersey Citizen Action
SPAN Parent Advocacy Network
The Wei LLC

New Mexico

Health Action New Mexico
New Mexico Center on Law and Poverty
New Mexico Voices for Children

Nevada

Silver State Equality

New York

Citizens' Committee for Children of New York
Commission on the Public's Health System New York City
Community Service Society of NY
Health Care For All NY
INCLUDEnyc
Independence Care System
Indivisible Scarsdale
Medicaid Matters New York
Metro New York Health Care for All
Resources for Children with Special Needs
South Asian Council for Social Services
Southern Tier Independence Center
Suffolk Progressives
Urban Justice Center
Velazquez Consulting

Ohio

Northeast Ohio Black Health Coalition
Ohio Federation for Health Equity and Social Justice
Ohio Grandparent Kinship Coalition
Ohio Poverty Law Center
Oral Health Ohio



Policy Matters Ohio

Oklahoma

OCARTA

Oregon

Fresh Out Community Based Reentry Program

Oregon Consumer League

Pennsylvania

Bhutanese Community Association of Pittsburgh (BCAP)

Mental Health Partnerships

Pennsylvania Coalition for Oral Health

Pyramid Healthcare

The Restaurant Opportunities Center of Pennsylvania

Rhode Island

Protect Our Healthcare Coalition RI

Rhode Island Coalition for Children and Families

Rhode Island KIDS COUNT

RIPIN

Senior Agenda Coalition of Rhode Island

The Womxn Project

South Carolina

South Carolina Appleseed Legal Justice Center

Tennessee

African American Clergy Collective of Tennessee

Black Clergy Collaborative of Memphis

Tennessee Health Care Campaign

Tennessee Justice Center

Texas

Center For Civic And Public Policy Improvement

Coalition of Texans with Disabilities

Every Texan



Let's Crush Medical Debt
RAISE Texas
Texans Care for Children

Utah

Utah Health Policy Project
Voices for Utah Children

Virginia

Hamkae Center
The Commonwealth Institute
Virginia Organizing
Virginia Poverty Law Center

Vermont

Voices for Vermont's Children

Washington

Asian Counseling and Referral Service
Community Health Plan of Washington
Economic Opportunity Institute
Khmer Community of Seattle-King County
Northwest Health Law Advocates

Wisconsin

Citizen Action of Wisconsin
More Smiles Wisconsin, Inc.

West Virginia

West Virginia Center on Budget and Policy
West Virginians for Affordable Health Care

Wyoming

Better Wyoming
Downtown Clinic
Healthy Wyoming