

# 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