NCUIH Joins Families USA and 153 Partner Organizations in Urging Congress to Permanently Extend Enhanced Premium Tax Credits

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written by River Carroll | October 27, 2025

On October 16, 2025, NCUIH joined Families USA and 153 partner organizations in signing a letter to Majority Leader Thune, Minority Leader Schumer, Speaker Johnson, and Minority Leader Jeffries calling on Congress to permanently extend enhanced premium tax credits (ePTCs) that help make health coverage more affordable for millions of Americans.

The letter emphasizes that allowing the enhanced credits to expire would cause more than 20 million people, including small business owners, older adults, and families with children, to face rising health costs or lose coverage altogether. If not extended, an estimated 4 million people could lose insurance, and 11 million people with incomes between 100 and 150 percent of the Federal Poverty Level would lose access to zero-dollar premium plans.

The loss of the ePTCs will also have a significant impact on American Indian and Alaska Native (AI/AN) people. The Urban Institute estimates that 318,000 American Indian and Alaska Native (AI/AN) people are enrolled in the Marketplace in 2025 under tax credits and 126,000 AI/AN people will lose their Marketplace coverage without ePTCs, representing a 40 percent reduction for AI/ANs currently covered. Increasing premiums, even modestly, creates barriers for people with limited incomes, forcing many to choose between paying for health care and basic necessities.

Read the Full Letter Text

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

As millions of families across the country struggle to pay for the high and rising cost of health care, the more than 150 undersigned organizations representing patients, workers, small businesses, health care providers, public health professionals and other health care stakeholders strongly urge Congress to permanently extend the enhancements to the premium tax credit without delay and without any changes that could place health coverage out of reach for millions of vulnerable Americans.

Without a timely extension of the enhanced premium tax credits, more than 20 million people – including about 5 million small business owners and self-employed people, along with 6 million older adults – will see their health care costs skyrocket. Roughly 4 million people are projected to lose their coverage altogether due to the higher cost. Further, if the enhancements expire, the 11 million people with Marketplace coverage who have incomes between 100 and 150 percent of the federal poverty level ($15,650 to $23,475 for an individual in 2025) would lose access to a silver plan with zero-dollar premiums. Data shows that the availability of such plans ensured that more people, and on average healthier people, are enrolled in coverage — a significant driver of recent record low numbers of Americans who are uninsured.

Increasing the monthly cost of health care coverage, even by relatively modest amounts, for people with limited income would create significant barriers for them to maintain coverage, putting them at risk of dropping out of coverage altogether due to added confusion and red tape. Lowering income eligibility would particularly harm older adults, people in rural areas, and families with children by exposing them to skyrocketing costs. Those who could somehow manage to maintain their coverage might be forced to forgo other basic needs in order to pay for it. This reality further threatens people's ability to treat ongoing health conditions like diabetes, heart disease, and cancer, as well as respond to new threats to their health.

Changes made earlier this year in H.R.1 only compound the negative impact that losing enhanced premium tax credits will have by making vulnerable families unable to re-enroll in coverage if they fail to pay even a minimal premium. In that event, they would be ineligible for coverage for an entire year until the next Open Enrollment period – leaving millions vulnerable to even higher medical bills and greater uncompensated care costs for hospitals and health care providers already on the brink.

The harms from eliminating these specific tax credits would be felt most acutely by people in states that have failed to expand Medicaid eligibility, including Alabama, Florida, Georgia, Kansas, Mississippi, South Carolina, Tennessee, Texas, Wisconsin, and Wyoming. Collectively, over six million people in those states who do not have access to Medicaid coverage with annual incomes below $21,597 are eligible for health care tax credits and a plan with zero-dollar premiums because of the enhancements. Texas, Florida, Georgia, and South Carolina in particular are among the top states in the country in terms of having the largest number of residents utilizing enhanced premium tax credits to get coverage.

Raising health costs for people living paycheck to paycheck will endanger people's health while making their financial predicament even more dire. To avoid this outcome, Congress must quickly extend the health care tax credits across all currently eligible income levels, including access to a zero-dollar premium plan for the most vulnerable families. We urge you and your colleagues to act without delay.

Read the full letter here.