



December 11, 2025

To: Members of the US Senate

From: Celina Stewart, CEO, League of Women Voters of the United States

Re: The League Calls on Congress to Earnestly Address Health Care Affordability

The League of Women Voters of the United States (the “League”) writes to you again about the rapidly escalating health care crisis in the United States, which has captured public attention because of the imminent threat that it poses to millions of people in the country. The League urges you to put aside political tactics and make a good faith effort to come together and pass legislation to ensure that your constituents have access to a basic level of quality and affordable health care in the new year, for their savings, health, and lives.

We are deeply disappointed that the Senate has not actually addressed the untenable cost of *Affordable Care Act* (ACA) premiums in the coming year. Congress has known that the ACA enhanced premium tax credits would expire at the end of this year since their last extension in the *Inflation Reduction Act* (IRA) in 2022, and still your constituents are navigating open enrollment with bated breath as they wait to see whether they will be able to keep their coverage in 2026. The American people don’t need another messaging bill or politicized press briefing: they need a Congress that works to meet their real, vital economic and basic human needs.

Of the more than 24 million people who get their insurance through ACA Marketplaces, 93 percent receive a subsidy or premium tax credit, reducing their monthly premium based on their income.<sup>1</sup> Since Congress enhanced these subsidies in 2021, the number of Marketplace enrollees has more than doubled.<sup>2</sup>

If Congress doesn’t act before the enhanced premium tax credits expire on December 31<sup>st</sup>, many Marketplace enrollees will see a reduction in their subsidy, and others will lose their benefit altogether. This will magnify the profound burden of the already massive proposed median rise in premiums of 18-26 percent for 2026—11 percentage points higher than the previous year.<sup>3</sup> Expiration of the ACA enhanced premium tax credits is estimated to more than double currently subsidized enrollees’ premiums on average, and result in an estimated 4.8 million people becoming uninsured in 2026.<sup>4</sup> This disenrollment is also expected to spur insurers to raise prices across non-Marketplace plans, also burdening constituents who obtain coverage outside of the ACA.

The majority of US residents support the ACA as well as extension of the enhanced subsidies. 57 percent of people across the political spectrum approve of the law and 78 percent of people aware of the impending enhanced subsidy expiration support Congress extending the subsidies for individuals who buy their own insurance through the Marketplace, including more than half of people from every political affiliation.<sup>5</sup> Despite rampant misinformation about ACA Marketplace beneficiaries, only citizens and documented immigrants qualify for enrollment, and 88 percent of growth in enrollees after passage of the enhanced subsidies came from states that President Trump won in the 2024 election.<sup>6</sup>

The country is just over one month out from the longest shutdown in US history and reflecting on a devastatingly harmful first year of the 119<sup>th</sup> Congress for tens of millions of people. With just days left in this year before Congress adjourns for the holidays, the League urges you to immediately come together and pass legislation to ensure that your constituents have access to affordable health coverage in the new year.

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<sup>1</sup> <https://www.kff.org/affordable-care-act/enrollment-growth-in-the-aca-marketplaces/#:~:text=ACA%20Marketplace%20enrollment%20has%20reached,11.4M%20to%2024.3M.;https://www.hhs.gov/healthcare/about-the-aca/index.html;https://www.kff.org/affordable-care-act/state-indicator/effectuated-marketplace-enrollment-and-financial-assistance/?currentTimeframe=0&sortModel=%7B%22colId%22:%22Percent%20of%20Total%20Marketplace%20Enrollees%20Receiving%20APTCs%22,%22sort%22:%22desc%22%7D>

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<sup>2</sup> <https://www.kff.org/affordable-care-act/enrollment-growth-in-the-aca-marketplaces/#:~:text=ACA%20Marketplace%20enrollment%20has%20reached,11.4M%20to%2024.3M.>

<sup>3</sup> <https://www.healthsystemtracker.org/brief/how-much-and-why-aca-marketplace-premiums-are-going-up-in-2026/>;  
<https://www.kff.org/quick-take/aca-insurers-are-raising-premiums-by-an-estimated-26-but-most-enrollees-could-see-sharper-increases-in-what-they-pay/#:~:text=The%20amount%20insurers%20charge%20for,enhanced%20premiums%20tax%20credit%20expire.;>

<https://www.healthsystemtracker.org/brief/how-much-and-why-aca-marketplace-premiums-are-going-up-in-2025/>

<sup>4</sup> <https://www.kff.org/affordable-care-act/aca-marketplace-premium-payments-would-more-than-double-on-average-next-year-if-enhanced-premium-tax-credits-expire/#:~:text=Enrollees%20with%20incomes%20above%20400,income%2C%20up%20from%208.5%25.;>

<https://www.urban.org/research/publication/48-million-people-will-lose-coverage-2026-if-enhanced-premium-tax-credits>

<sup>5</sup> <https://news.gallup.com/poll/699449/independents-drive-approval-aca-new-high.aspx>;

<https://www.kff.org/affordable-care-act/kff-health-tracking-poll-public-weighs-political-consequences-of-health-policy-legislation/>

<sup>6</sup> <https://www.kff.org/affordable-care-act/enrollment-growth-in-the-aca-marketplaces/>