

Congress of the United States

Washington, DC 20510

November 3, 2025

The Honorable Robert F. Kenney Jr.
Secretary of Health and Human Services
200 Independence Avenue SW
Washington, DC 20201

Dear Secretary Kennedy,

Despite the sustained efforts of congressional Democrats to extend the Affordable Care Act (ACA) enhanced premium tax credits prior to open enrollment starting, Congress has ultimately failed to do so. As a result, open enrollment has begun with sticker shock as enrollees are confronted with eye-popping premium increases. While we remain optimistic that Republicans will join Democrats to lower costs for consumers, in the meantime, we urge you to extend the 2026 open enrollment period through May 1, 2026.

The enhanced premium tax credits have helped make health care more affordable and have driven record-breaking enrollment gains in the marketplace.¹ Without an extension, the 22 million Americans who rely on the tax credits to afford coverage are seeing their costs rise by \$1,000 on average—but many are seeing even higher increases.² Individuals have begun to see significant premium hikes across marketplaces, where some are learning that their costs will double or even triple.³ As a result, younger, healthier, and lower-income people will likely drop coverage entirely due to unaffordable premiums, harming the risk pool and driving costs even higher.

Our constituents are now confronted with the difficult decision of whether they will be able to afford their health insurance. While we continue to fight to keep health care affordable, we must provide Americans with additional time and flexibility to account for confusion caused by Republican inaction. Because almost 80% of all premium tax credits went to enrollees in states that President Trump won in 2024, we are hopeful that a deal to extend the premium tax credits will be reached before the end of the year.⁴ If and when Republicans agree to negotiate, an extended open enrollment period will allow individuals and families, who otherwise would not

¹ <https://www.cbpp.org/research/health/five-key-changes-to-aca-marketplaces-amid-uncertainty-over-premium-tax-credit>

² <https://democrats-budget.house.gov/legislation/republicanhealthcarecrisis>

³ <https://www.healthaffairs.org/content/forefront/damage-inaction-aca-tax-credits-has-begun-and-grow-further-delays>

⁴ <https://www.kff.org/quick-take/more-than-3-in-4-aca-marketplace-enrollees-live-in-states-won-by-president-trump-in-2024/>

have been able to afford it, to acquire coverage. You have the authority to give people the time they need to make informed decisions about their coverage during this period of uncertainty.


Failure to extend the enhanced ACA premium tax credits is raising premiums across the board for all enrollees, which will increase the number of uninsured individuals, and put additional strain on an already overburdened emergency care system as people are forced to forgo preventative care. Americans across the country cannot afford another blow to the health care system already reeling from cuts included in the “Big Ugly Bill.”

While we continue to negotiate, we urge you to take this commonsense action to make things easier on the American people by extending open enrollment through May 1, 2026, and ask that you take all necessary steps to promote enrollment and protect coverage for eligible individuals and their families. Allowing individuals more time to make decisions about their 2026 coverage is an extremely simple step that we strongly urge you to take to prevent health insurance coverage from becoming even further out of reach for our constituents.

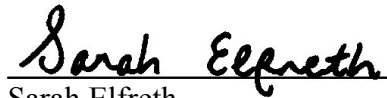
Sincerely,




Chris Pappas
Member of Congress



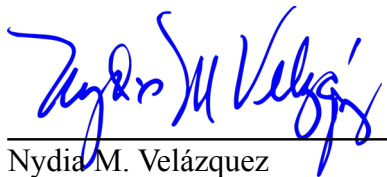
Wesley Bell
Member of Congress



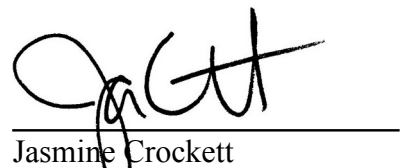
Sarah Elfreth
Member of Congress



Sharice L. Davids
Member of Congress



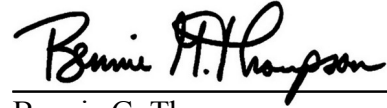
Nydia M. Velázquez
Member of Congress



Jasmine Crockett
Member of Congress



Henry C. "Hank" Johnson, Jr.
Member of Congress



Bennie G. Thompson
Member of Congress



Ro Khanna
Member of Congress



Veronica Escobar
Member of Congress



Janelle S. Bynum
Member of Congress



Frederica S. Wilson
Member of Congress



Troy A. Carter, Sr.
Member of Congress



Joe Neguse
Member of Congress



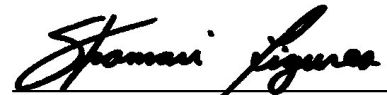
Emanuel Cleaver, II
Member of Congress




Delia C. Ramirez
Member of Congress



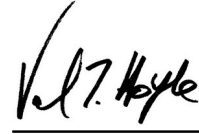
Ayanna Pressley
Member of Congress




Shomari Figures
Member of Congress




Sara Jacobs
Member of Congress



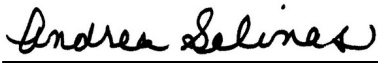
Val Hoyle
Member of Congress




Gwen S. Moore
Member of Congress




Rashida Tlaib
Member of Congress




Andrea Salinas
Member of Congress



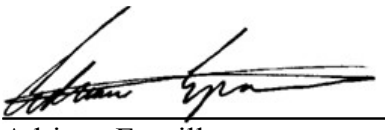
Summer L. Lee
Member of Congress



James R. Walkinshaw
Member of Congress



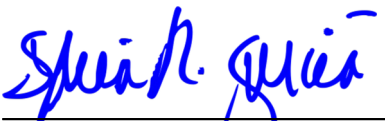
Yassamin Ansari
Member of Congress




Adriano Espaillat
Member of Congress



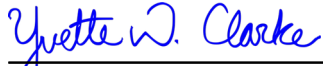
Joyce Beatty
Member of Congress



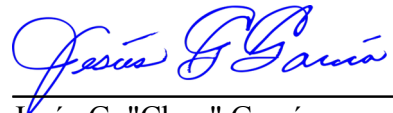
Sylvia R. Garcia
Member of Congress



Shri Thanedar
Member of Congress



Yvette D. Clarke
Member of Congress



Jesús G. "Chuy" García
Member of Congress



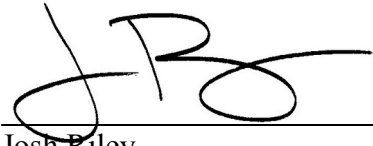
Josh Gottheimer
Member of Congress



Stephen F. Lynch
Member of Congress



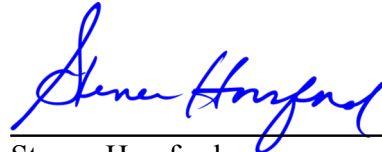
Andre Carson
Member of Congress



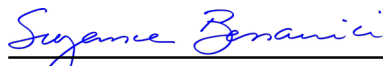
Josh Riley
Member of Congress



Darren Soto
Member of Congress



Steven Horsford
Member of Congress



Suzanne Bonamici
Member of Congress



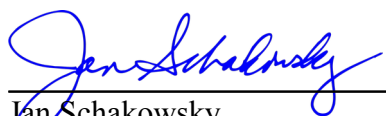
Maggie Goodlander
Member of Congress



Lateefah Simon
Member of Congress



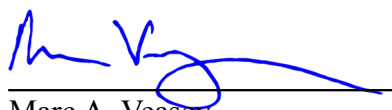
Raul Ruiz, M.D.
Member of Congress



Jan Schakowsky
Member of Congress



Salud Carbajal
Member of Congress



Marc A. Veasey
Member of Congress



Julie Johnson
Member of Congress




Ami Bera, M.D.
Member of Congress



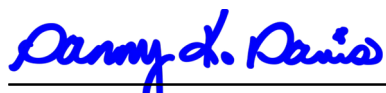
Madeleine Dean
Member of Congress



Herbert C. Conaway, Jr.
Member of Congress



Haley M. Stevens
Member of Congress



Danny K. Davis
Member of Congress



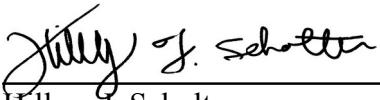
JM Tokuda
Member of Congress



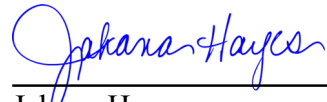
Jonathan L. Jackson
Member of Congress



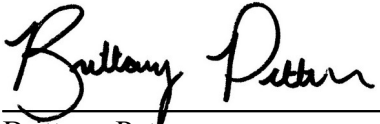
Maxine Dexter
Member of Congress



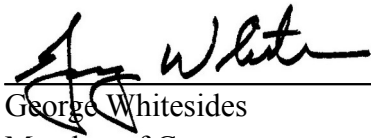
Hillary J. Scholten
Member of Congress



Jahana Hayes
Member of Congress



Brittany Pettersen
Member of Congress



George Whitesides
Member of Congress



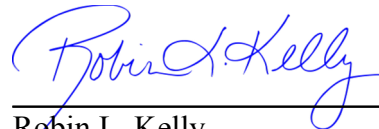
Eleanor Holmes Norton
Member of Congress



Al Green
Member of Congress



Terri A. Sewell
Member of Congress



Robin L. Kelly
Member of Congress