



## Patients and Families Face Devastating Consequences from Congressional Inaction

Washington, Nov. 17, 2025 — Today, 36 nonpartisan, nonprofit patient advocacy organizations issued the following statement urging Congress to secure an immediate solution to the expiration of the enhanced advance premium tax credits (APTCs). Millions of Americans are now shopping for 2026 health coverage and discovering unaffordable premium increases. As a result, many are walking away from coverage altogether.

“Across the country, patients and families are opening their renewal notices and discovering that their monthly premiums have doubled or even tripled. For many, the choice is stark: either go without coverage or pay more than they can afford. These are not abstract numbers—they represent life-altering consequences for small business owners, early retirees and people living with serious or chronic illnesses who depend on access to consistent, high-quality care.

“For patients with chronic conditions, being able to afford treatment is non-negotiable—but without comprehensive insurance options, patients lose that fight before it begins. Other types of insurance may appear cheaper – but almost without exception, they exclude essential services and health benefits, offer discriminatory plan design, and leave patients exposed to crushing medical bills when they need

care most. It is clear to patients with cancer, diabetes, cardiovascular disease, and others that plans that take shortcuts are no solution at all.

“Every day of inaction means more patients priced out of high-quality coverage and more families forced to make impossible choices between health care and other necessities. The only viable path forward is a straightforward, immediate reauthorization of the enhanced APTCs so that patients and consumers can enroll in affordable coverage now that meets their healthcare needs effective January 1.

“Ensuring access to affordable, high-quality health coverage is a nonpartisan issue that affects every community in America. Our organizations have repeatedly called on Congress to protect patients, families and the integrity of the health insurance marketplace by supporting a permanent reauthorization of these critical tax credits. Today, we call on Congress to swiftly advance the House proposal for a clean, three-year extension of the enhanced APTCs until a permanent solution can be secured. The cost of delay is measured in lives and livelihoods—Congress cannot allow that to continue.”

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AiArthritis	Legal Action Center
American Diabetes Association	Lupus Foundation of America
American Heart Association	Lutheran Services in America
American Kidney Fund	March of Dimes
American Lung Association	Muscular Dystrophy Association
Arthritis Foundation	National Alliance on Mental Illness
Asthma and Allergy Foundation of America	National Bleeding Disorders Foundation
Blood Cancer United, formerly The Leukemia & Lymphoma Society	National Health Council
Cancer Nation	National Kidney Foundation
CancerCare	National Multiple Sclerosis Society
Coalition for Hemophilia B	National Patient Advocate Foundation
Crohn's & Colitis Foundation	National Psoriasis Foundation
Cystic Fibrosis Foundation	Pulmonary Hypertension Association
Diabetes Patient Advocacy Coalition	Sickle Cell Disease Association of America, Inc.
Epilepsy Foundation of America	Susan G. Komen
Foundation for Sarcoidosis Research	The AIDS Institute
Hemophilia Federation of America	WomenHeart: The National Coalition for Women with Heart Disease
Immune Deficiency Foundation	ZERO Prostate Cancer