



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
American Diabetes Association
American Heart Association
American Kidney Fund
American Lung Association
Arthritis Foundation
Asthma and Allergy Foundation of America
Blood Cancer United, formerly The Leukemia &
Lymphoma Society
Cancer Nation
CancerCare
Coalition for Hemophilia B
Crohn's & Colitis Foundation
Cystic Fibrosis Foundation
Diabetes Patient Advocacy Coalition
Epilepsy Foundation of America
Foundation for Sarcoidosis Research
Hemophilia Federation of America
Immune Deficiency Foundation

Legal Action Center
Lupus Foundation of America
Lutheran Services in America
March of Dimes
Muscular Dystrophy Association
National Alliance on Mental Illness
National Bleeding Disorders Foundation
National Health Council
National Kidney Foundation
National Multiple Sclerosis Society
National Patient Advocate Foundation
National Psoriasis Foundation
Pulmonary Hypertension Association
Sickle Cell Disease Association of America, Inc.
Susan G. Komen
The AIDS Institute
WomenHeart: The National Coalition for
Women with Heart Disease
ZERO Prostate Cancer