

Congress of the United States

Washington, DC 20515

October 15, 2025

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, DC 20515

The Honorable John Thune
Senate Majority Leader
United States Senate
Washington, DC 20510

Speaker Johnson and Majority Leader Thune:

We write to express our urgent concerns about the growing burden that health care costs are placing on our constituents and call on Leadership to extend the Affordable Care Act (ACA) Enhanced Premium Tax Credits (ePTCs). In addition, we strongly urge Republican leadership to bring the House of Representatives back into session to swiftly and responsibly reopen the federal government and prevent health care costs from skyrocketing for millions of Americans.

Rising living costs continue to strain Marylanders, and health care expenses remain one of the heaviest burdens they face. The scheduled expiration of the ePTCs at the end of this year threatens the economic stability of Maryland families in every corner of our state. These enhanced tax credits substantially lower premiums for millions of Americans, including tens of thousands in Maryland. Since their enactment in the American Rescue Plan Act and extension in the Inflation Reduction Act, national Marketplace enrollment has more than doubled, surpassing 24 million individuals, most of whom depend on these credits to maintain access to affordable health care.¹ In Maryland, approximately 190,000 residents currently benefit from ePTCs.²

If Congress does not extend the ePTCs, 4 million Americans will lose their Marketplace coverage in 2026.³ Notably, the State of Maryland has taken extraordinary action to create a State-Based Individual Subsidy Program to help mitigate coverage loss and rate increases for Maryland consumers.⁴ Despite Maryland's leadership and because of Congress's failure to extend the ePTCs, premiums are still estimated to increase by an average of 13.4% for Maryland consumers in the individual market who do not receive ePTCs.⁵ For the thousands of Marylanders who do receive assistance from the ePTCs, premiums are estimated to increase by an average of 35%. To make matters worse, 30,000 Marylanders will be forced to drop their Marketplace coverage entirely because they will no longer be able to afford it. The expiration of the ePTCs would deal a staggering blow to our constituents' financial well-being and overall health, one that Maryland families simply cannot afford.

¹ <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/>

² <https://governor.maryland.gov/news/press/pages/governor-moore-uplifts-state-based-health-insurance-resources-support-amid-federal-government-shutdown.aspx>

³ https://www.cbo.gov/system/files/2025-06/Wyden-Pallone-Neal_Letter_6-4-25.pdf

⁴ <https://mgaleg.maryland.gov/mgaweb/Legislation/Details/hb1082>

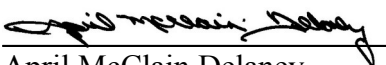
⁵ <https://insurance.maryland.gov/Documents/newscenter/newsreleases/2026-ACA-Press-Release-Approved-Rates-with-exhibits.pdf>

The challenges presented by the expiration of the ePTCs are exacerbated by the recent passage of H.R. 1, the *One Big Beautiful Bill Act (OBBA)*, signed into law by President Trump. As of June 30, 2025, Maryland Medicaid provides coverage to 1,508,710 individuals.⁶ The implementation of OBBA is projected to result in the loss of Medicaid and ACA coverage for approximately 242,000 Maryland residents. Additionally, Maryland stands to lose up to \$2.7 billion in federal funding annually once all provisions of the law are fully implemented.⁷ While the full impact will be felt over time, with provisions taking effect on varying schedules, the overall harm on Maryland's Medicaid program, individual market, and rural hospitals will be profound and disruptive. Our constituents in rural communities deserve local, accessible health care because when a medical emergency strikes, every moment counts.

We have heard firsthand from working Maryland families who are already straining under the weight of rising prices. The expiration of the ePTCs, combined with the policy changes from the OBBA, threatens to push many beyond their financial breaking point.

We call on House Republican leadership to bring the House of Representatives back into session and urge Leadership to act swiftly to extend the ePTCs and protect access to affordable health care for Marylanders.

Sincerely,



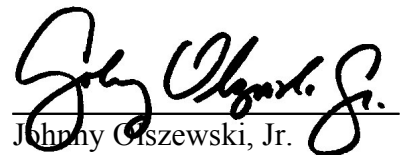
April McClain Delaney
Member of Congress



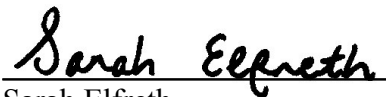
Chris Van Hollen
United States Senator



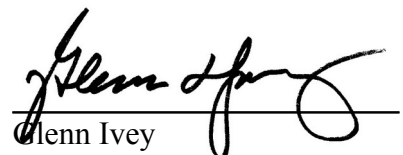
Angela D. Alsobrooks
United States Senator



Johnny Olszewski, Jr.
Member of Congress



Sarah Elfreth
Member of Congress



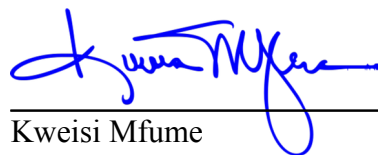
Glenn Ivey
Member of Congress

⁶ https://health.maryland.gov/mmcp/Documents/OBBA%20One-Pager_7.11.25.pdf

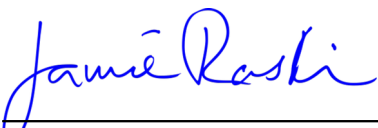
⁷ https://health.maryland.gov/mmcp/Documents/OBBA%20One-Pager_7.11.25.pdf



Steny H. Hoyer
Member of Congress



Kweisi Mfume
Member of Congress



Jamie Raskin
Member of Congress