

September 17, 2025

Dear Members of the Pennsylvania Congressional Delegation:

We, the undersigned organizations, urge Congress to move quickly to pass legislation extending the Enhanced Premium Tax Credits (EPTCs) that make marketplace plans more affordable for people who purchase their own health insurance, which expire at the end of 2025.

In 2025, Pennie, Pennsylvania's health insurance marketplace, saw record-breaking enrollment of 496,661 thanks to these tax credits. During a time when Pennsylvanians are already struggling with the high cost of living, the EPTCs have been transformational, saving Pennsylvanians \$600 million in total and cutting monthly premium costs nearly in half for individuals and families who purchase Pennie plans. The high levels of enrollment encouraged by EPTCs also ensure a robust, healthy health insurance marketplace.

These savings have been particularly important for low- and middle-income individuals, older Pennsylvanians, small business owners, residents of rural communities, older adults close to retirement age, and workers who are not offered insurance by their employers. These workers include: servers at restaurants; preschool teachers; small-business owners and workers; retail workers; students; and many others.

Without EPTCs, 90% of Pennsylvanians who purchase a Pennie plan would see sharp increases to their monthly premiums. Premiums would go up by an average of 82%, with many Pennsylvania families paying double, triple, or even quadruple what they're currently paying per month. For example, a married 60 year old couple in York County with an annual income of \$82,000 are expected to see prices go from \$586/month to \$2,976/month if EPTCs are not extended. For many, these premium increases will force them to make serious financial sacrifices in other areas, switch to a plan with less comprehensive coverage, or go uninsured altogether.

If EPTCs are not extended, an estimated 270,000 Pennsylvanians are likely to become uninsured. When more people become uninsured, Pennsylvania taxpayers pay for their care one way or another because uninsured people are often forced to delay or avoid care for treatable conditions. They ultimately end up sicker, requiring more expensive care in hospitals, and leading to higher uncompensated care costs for hospitals and providers. They also acquire medical debt and experience health complications that can jeopardize their employment or employability.

We, the following 95 organizations, urge you to extend the Enhanced Premium Tax Credits in order to keep health insurance costs affordable for hardworking Pennsylvania families, support small businesses and employers, ensure hospitals and providers are compensated, and keep health insurance markets robust.

With any questions or for more information, please contact Jessica Foster of the Pennsylvania Health Access Network at [jessica@pahealthaccess.org](mailto:jessica@pahealthaccess.org).

Sincerely,

A+ Schools  
ACLAMO  
ActionAIDS dba Action Wellness  
Allies for Children  
American Cancer Society Cancer Action Network  
Art As Social Inquiry  
Ask Nurses and Doctors  
Asociación Puertorriqueños en Marcha  
Avery's Hope  
Beacon Clinic for Health and Hope  
Bell Socialization Services, Inc.  
Berks Community Health Center  
Bhutanese Community Association of Pittsburgh  
Birmingham Free Clinic  
Center for Advocacy for the Rights and Interests of Elders  
Center for Population Health  
Chestnut Hill United Church  
Child Space Centers  
Coalition for HCBS  
Community Action Association of Pennsylvania  
Community Legal Services of Philadelphia  
Community Liver Alliance  
Community of Caring  
Cribs for Kids  
Dialysis Clinic Ins  
Disability Pride Pennsylvania  
Disability Rights Pennsylvania  
Epilepsy Foundation Eastern Pennsylvania  
Episcopal Community Services  
Esperanza Health Center

Forest Lane Designs LLC  
Foundation for Health Equity  
Hepatitis B Foundation  
HIAS Pennsylvania  
HopeWorx  
Human Services Center Mon Valley  
Hyndman Area Health Center  
Indivisible Lower Merion  
Just Harvest  
Leukemia & Lymphoma Society  
Liberty Resources  
Lupus and Allied Diseases Association, Inc.  
Lutheran Advocacy Ministry in Pennsylvania  
Mattie N. Dixon Community Cupboard  
Mental Health Partnerships  
Mon Valley Unemployed Committee  
MontCo Anti-Hunger Network  
NAMI Berks County  
NAMI Chester County PA  
NAMI Main Line PA  
NAMI Montgomery County  
Narberth Community Food Bank  
National Council of Jewish Women  
Neighbors Helping Neighbors on the Main Line  
PALM  
Partnership for Better Health  
Pennsylvania Association of Staff Nurses & Allied Professionals  
Pennsylvania Breast Cancer Coalition  
Pennsylvania Chapter, American Academy of Pediatrics  
Pennsylvania Charitable Healthcare Coalition

Pennsylvania Coalition for Oral Health  
Pennsylvania Council of Children, Youth &  
Family Services  
Pennsylvania Council of the Blind  
Pennsylvania Health Access Network  
Pennsylvania Health Funders Collaborative  
Pennsylvania Health Law Project  
Pennsylvania Mental Health Consumers'  
Association  
Pennsylvania Partnerships for Children  
Pennsylvania Psychological Association  
Pennsylvania Rural Health Association  
Pennsylvania School-Based Health Alliance  
Pennsylvania Statewide Independent Living  
Council  
People Acting To Help, Inc.  
Phoenix Rising Counseling Services  
PSAN  
Pyramid Healthcare  
Rehabilitation & Community Providers  
Association  
Restaurant Opportunities Centers United  
Pennsylvania  
Roads to Freedom Center for Independent  
Living of North Central PA  
Safe Moves for Seniors  
Service Coordination Unlimited  
Southwest Community Development  
Corporation  
Spark Nonprofit Consulting  
SuperMutt Press  
The Alliance of Community Service Providers  
The Hope and Help Network  
The Midwife Center for Birth and Women's  
Health  
The Welcome Church  
Trinity Evangelical Lutheran Church  
United Way of Pennsylvania  
Values Into Action  
VNA Community Services, Inc.  
Washington Drug and Alcohol Commission

Women's Center & Shelter of Greater  
Pittsburgh  
Women's Way