



LEGISLATIVE ALERT

December 16, 2025

Dear Representative:

On behalf of the AFL-CIO, a federation of 64 affiliate unions representing 15 million working people across our economy, I urge you to oppose the Lower Health Care Premiums for All Americans Act (H.R. 6703) when it is considered on the House floor. Instead, we urge you to join Rep. Hakeem Jeffries's discharge petition to move a clean, three-year extension of the enhanced Affordable Care Act (ACA) tax credits which will expire on December 31.

H.R. 6703 is billed as the House Republicans' alternative to a straightforward extension of the ACA tax credits that lower health care premiums for millions of Americans. However, this legislation is a fundamentally flawed approach to health care coverage because it shifts costs to workers as it reduces costs for employers and insurance companies. It allows health plans to provide stripped-down coverage that does not comply with ACA essential benefits requirements in order to lower premium costs and claims expenses for employers and insurers. The costs of this policy, however, are borne by people with pre-existing conditions and chronic diseases that find their insurance does not cover the services they need. Further, it rewards low-road employers that seek a competitive edge by skimping on coverage for their workers.

The bill will steer workers into association health plans (AHPs), expanding plans that evade ACA requirements to cover essential health benefits. Providing skimpier coverage will lower premiums for employers but increase costs for people who find that needed services are not covered. In addition, AHPs have a track record of poor management and insolvency, and plan bankruptcies have left thousands of working people with unpaid medical bills.

The legislation would also allow employer health plans to avoid the ACA requirement that insured plans cover essential health benefits. The policy allows plans that are unable to self-fund with adequate reserves to instead purchase a high level of stop-loss insurance to become 'self-insured' and evade ACA requirements. Lack of adequate reserves leave many of these plans, and their enrollees, at risk since stop-loss insurers often retain the right to drop the insurance if medical costs for the group begin to climb. The bill prevents states from ensuring that plans have the reserves necessary to protect enrollees with high medical expenses from financial ruin if their health plan becomes insolvent.

It is imperative that the House reject H.R. 6703 and move to advance Rep. Jeffries's discharge petition to hold a floor vote on a three-year extension of the ACA tax credits. With only weeks to spare before the 2026 plan year begins, Congress must act to prevent premiums from doubling or tripling for more than 20 million people, and to keep almost 4 million people from losing their health coverage altogether. Action is also needed to keep hundreds of hospitals, nursing homes, maternity clinics, and primary care providers from closing as this latest round of funding cuts will compound the trillion-dollar loss enacted as part of the 'Big Beautiful' Bill Act (H.R. 1). Provider closures will cause many communities to lose crucial services altogether and will incur job losses of more than 600,000 in the health care sector.

The choices are clear, and on behalf of America's working families, we urge you to vote against the Lower Health Care Premiums for All Americans Act and to join the Jeffries discharge petition.

Sincerely,

A handwritten signature in black ink, appearing to read "Jody Calimine". The signature is fluid and cursive, with the first name "Jody" being more prominent and the last name "Calimine" following in a similar style.

Jody Calimine
Director, Government Affairs