

AFL-CIO

LEGISLATIVE ALERT

January 7, 2026

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 support the three-year clean extension of enhanced Affordable Care Act (ACA) tax credits that Democratic Leader Hakeem Jeffries has moved for floor votes this week (H.R. 1834 as amended). Everyone has a stake in extending these credits -- to ensure that health providers can continue to serve every community, to slow the rise in families' health care costs, and to ensure that millions do not suddenly find that health care is out of reach.

Hundreds of thousands of ACA enrollees have already lost their coverage in the wake of the December 31 expiration of the enhanced credits according to the Centers for Medicare and Medicaid Services (CMS). More than 20 million enrollees have seen their premiums double or triple, creating difficult choices for many families who are forced to pare down their budgets or forgo health coverage. The Urban Institute estimated that eventually almost five million people will go uninsured due to the reduced ACA credits. Thousands of families are experiencing hardship now, but there is still time to extend the enhanced credits and ensure affordable access to care for millions.

Urgent action to reverse the \$350 billion cut in ACA credits will also help preserve our nation's health care system which is already being devastated by the "Big Beautiful Bill" Act (H.R. 1) that President Trump signed into law in July. That law jeopardizes everyone's access to care as the Trump administration implements more than a trillion dollars in ACA, Medicaid, and CHIP funding cuts. Ten million people will become uninsured according to the Congressional Budget Office. Other research estimates that more than 300 hospitals will close, a quarter of nursing homes will shutter, and nearly 500,000 health care workers will lose their jobs. Further cuts to the ACA will only compound this damage.

As providers close their doors and nurses are laid off, communities will find that care is just not available for many in need. Costs will go up for everyone – not just those who lose insurance coverage. As hospitals and other providers lose paying customers, between \$182 - \$485 in extra costs will be passed along to people with job-based coverage each year according to industry analysts.

Restoring the ACA credits now will preserve the jobs of 130,000 health care workers and reduce the number of families who lose their health care. Passing the ACA credit extension is an important step toward reversing the massive cuts made to the health care system via last summer's budget reconciliation. Please bring H.R. 1834 to the floor and vote yes to extend these critical ACA credits.

Sincerely,

A handwritten signature in black ink, appearing to read "Jody Calemine". The signature is fluid and cursive, with the first name "Jody" being the most prominent part.

Jody Calemine
Director, Government Affairs