

Congress of the United States
House of Representatives
Washington, DC 20515-3302

December 10, 2025

The Honorable Mike Johnson
Speaker
United States House of Representatives
1300 Pennsylvania Avenue NW
Washington DC, 20004

Dear Speaker Johnson:

We write to urge you to immediately provide Members of Congress and the American people with your plan to avert a health care affordability crisis when Affordable Care Act (ACA) enhanced premium tax credits (ePTCs) expire. More than 975,000 North Carolinians receive their health insurance through the ACA Marketplace, but as you know, the impending expiration of ePTCs will result in substantial increases to premiums for all North Carolinians on commercial insurance.

The North Carolina Department of Insurance (NCDOI), led by Republican Insurance Commissioner Mike Causey, has been explicit about why these increases will be so steep. In its public materials and press statements, the Department has attributed higher 2026 premiums not only to underlying health care inflation and rising hospital and medication prices, but also to “the expiration of federal subsidies,” warning that this will “make it more difficult for people to afford their premiums” and that “many people will become uninsured” as a result. In other words, North Carolina’s own regulators are telling us that federal inaction on ACA tax credits is directly driving up the cost of coverage.^[1]

The stakes for our state are enormous. According to analyses used by NCDOI and Governor Josh Stein, about 888,000 North Carolinians, roughly 96% of our Marketplace enrollees, rely on premium tax credits to afford their monthly premiums. If the enhanced credits are allowed to lapse at the end of this year, those 888,000 people will see their out-of-pocket premiums double on average starting in January 2026, and approximately 157,000 North Carolinians are projected to lose coverage altogether.^[2]

The shock will be felt most acutely in rural communities and among a broad cross-section of working families. North Carolinians who use the Marketplace include farmers, small business owners, independent contractors, gig workers, and families whose employers do not offer coverage. Residents in rural eastern and western counties such as Dare, Hyde, Brunswick, Pamlico, and Transylvania, families will face the highest costs if Congress does not act. For many of our constituents, this additional expense is the difference between keeping insurance and going uninsured.^[3]

National analyses show that millions of small-business owners and self-employed workers now rely on the Marketplace, and that premiums for many older and middle-income enrollees will jump by thousands, or even tens of thousands, of dollars per year if the credits are allowed to expire. Nationally, premium payments for subsidized enrollees would more than double on average if the enhanced credits expire, with many families facing increases well above 100 percent.^[4] The Center on Budget and Policy Priorities and the Urban Institute project that roughly 4.8 million people will lose coverage in 2026 if Congress fails to extend the enhanced credits, and that insurers have already set 2026 rates assuming healthier enrollees will be pushed out of the market when costs spike.

At the same time, the One Big Beautiful Bill Act (H.R. 1), which you championed and which is now law, makes deep cuts to Medicaid and severely undermines the ACA. The Congressional Budget Office has projected that the law’s health

^[1] <https://www.ncdoi.gov/news/press-releases/2025/10/29/aca-health-insurance-rates-released-2026-open-enrollment>

^[2] <https://governor.nc.gov/september-10-2025-letter-governor-stein-congressional-leadership-extending-affordable-care-acts>

^[3] <https://governor.nc.gov/september-10-2025-letter-governor-stein-congressional-leadership-extending-affordable-care-acts>

^[4] <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/>

provisions will increase the number of uninsured Americans by roughly 10 million by 2034, on top of the millions who will lose coverage when the credits lapse.^[5]

NCDOI has warned that these changes will increase the number of uninsured residents, drive up uncompensated care, and worsen the state's medical debt crisis as people show up in emergency rooms without the protection of insurance. You have publicly described the ACA's tax credits as "subsidizing bad policy," a characterization that is impossible to square with their role in keeping nearly one million North Carolinians insured and protecting our rural hospitals and clinics.

Accordingly, I respectfully request clear answers to the following questions on behalf of my constituents:

1. **Do you intend to allow a vote on bipartisan legislation to extend the ACA's enhanced premium tax credits before they expire on December 31, 2025?** If so, what is your timeline for bringing such legislation to the House floor?
2. **If you continue to oppose extending these credits, what is your plan for the approximately 888,000 North Carolinians who currently rely on them to afford coverage and the 157,000 state residents projected to become uninsured if they lapse?** Please identify any concrete policy you support that would prevent these coverage losses in North Carolina.
3. **What steps will you take to mitigate the impact on North Carolina's rural communities, hospitals, and providers if more patients lose insurance and unpaid care rises?** Please specify how you intend to prevent further rural hospital closures and increases in medical debt given the coverage losses projected under H.R. 1 and the expiration of enhanced credits.
4. **Will you commit to reversing or delaying H.R. 1 provisions that will further reduce coverage in North Carolina?** If not, how do you propose to ensure that eligible North Carolinians are not discouraged from enrolling in or maintaining Marketplace coverage?

North Carolinians are already under severe strain from rising housing, food, and child care costs. They cannot absorb premium increases of 30 percent on the front end and 100 percent or more on the back end if the enhanced credits are allowed to lapse. They deserve stability and a functioning health insurance market, not a manufactured affordability crisis.

I urge you to immediately work with Democrats and Republicans in both chambers to pass legislation that extends the ACA's enhanced premium tax credits, protects North Carolina families from unaffordable premium hikes, and safeguards our state's health care system. At minimum, my constituents deserve a clear explanation of your plan and an honest accounting of the consequences of inaction.

Thank you for your prompt attention to this urgent matter. I look forward to your response.

Sincerely,



Deborah K. Ross
Member of Congress



Alma S. Adams, Ph. D.
Member of Congress



Valerie P. Foushee
Member of Congress



Donald G. Davis
Member of Congress

^[5] <https://www.cbo.gov/publication/61463>