



NAACP

January 9, 2026

The Honorable John Thune
Majority Leader
United States Senate

Via Electronic Mail

Dear Senator Thune:

On behalf of the NAACP and the millions of individuals, families, and communities we represent, I write regarding the urgent need for Senate action following House passage of legislation restoring enhanced Affordable Care Act (“ACA”) premium tax credits.

The enhanced premium tax credits expired on December 31, leaving millions of people facing sharply higher health insurance premiums in 2026. Independent analyses project that net premiums for many Marketplace enrollees have more than doubled this year, placing coverage out of reach for working families and increasing the risk of widespread coverage loss. Without congressional action, millions of people are projected to lose health insurance, reversing years of progress in expanding access to care.

Not only will people and families lose their health insurance, but it is projected that Americans will lose nearly 340,000 jobs nationwide, half of which are likely to be in health care, due to revenue losses in the system. Even more alarming, people will die. As many as 8,800 deaths annually will occur due to health and economic devastation.

In December, the Senate took up a vote related to preventing this outcome. That vote did not pass, and the credits were allowed to lapse. As a result, families are now experiencing the real-world consequences of higher costs, coverage instability, and delayed care. The House was forced to move legislation to address the consequences of that failed vote and to restore affordability for millions of people.

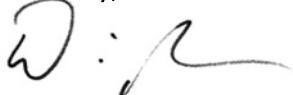
Black communities and other communities that already experience disproportionate health and economic inequities will bear an outsized share of this harm. Rising premiums function as a barrier to care, not only increasing financial strain but also worsening chronic illnesses and long-standing disparities in health outcomes.

As you are aware, on Thursday the House passed a three-year extension of the ACA premium tax credits. The Senate has several procedural options available but further delay will only compound the harm families are experiencing from the consequences of inaction.

Failure to act is itself a decision, one that carries grave consequences for access to care, health equity, and financial stability for millions of Americans. The Senate has an opportunity to revisit this issue with clarity and to repair the harm caused by inaction.

We respectfully urge you to act without delay in bringing the House-passed legislation to the Senate floor for consideration and a vote. This vote will be lifesaving and will protect American families and the integrity of the health care system. Alternatively, the health and financial cliffs we face as a nation will remain untenable.

Sincerely,



Derrick Johnson
President and CEO

cc: The Honorable Charles Schumer
Minority Leader
United States Senate

CONTEXTUAL SOURCES:

Kaiser Family Foundation

Enhanced ACA Premium Tax Credits Expiration and Premium Increases

<https://www.kff.org/affordable-care-act/issue-brief/what-happens-if-enhanced-aca-subsidies-expire/>

Kaiser Family Foundation

Projected Premium Increases and Coverage Losses After Credit Expiration

<https://www.kff.org/health-policy-101/affordable-care-act-subsidies/>

The Commonwealth Fund

How the Expiration of Enhanced ACA Subsidies Affects Coverage and Costs

<https://www.commonwealthfund.org/publications/issue-briefs/2023/dec/impact-expiring-aca-subsidies>

Congressional Budget Office

Effects of Ending Enhanced Premium Tax Credits on Coverage and Federal Spending

<https://www.cbo.gov/publication/59874>

Economic Policy Institute

Ending ACA Tax Credits and Disproportionate Impact on Black Americans

<https://www.epi.org/publication/aca-subsidies-black-americans/>

Associated Press

ACA Premium Tax Credits Expire After Congress Fails to Act

<https://apnews.com/article/affordable-care-act-tax-credits-expire-2025>

Centers for Medicare and Medicaid Services

Marketplace Enrollment and Subsidy Data

<https://www.cms.gov/marketplace/statistics-data>