



Charlene MacDonald  
President and CEO

January 8, 2026

The Honorable Mike Johnson  
Speaker  
United States House of Representatives  
Washington, D.C. 20515

The Honorable John Thune  
Majority Leader  
U.S. Senate  
Washington, DC 20515

The Honorable Hakeem Jeffries  
Minority Leader  
United States House of Representatives  
Washington, D.C. 20515

The Honorable Charles Schumer  
Minority Leader  
U.S. Senate  
Washington, DC 20515

Dear Speaker Johnson, Majority Leader Thune, Minority Leader Jeffries, and Minority Leader Schumer,

On behalf of the Federation of American Hospitals (FAH) and the more than 1,000 member hospitals nationwide that we represent, we welcome Members of Congress back for the second session of the 119<sup>th</sup> Congress and **we respectfully urge immediate enactment of a legislative solution to extend the Enhanced Premium Tax Credits (EPTCs) for millions of Americans.** While we appreciate the pragmatic lawmakers in the House who listened to their constituents and moved this issue forward today, bipartisan, bicameral action is urgently needed to provide meaningful financial relief to Americans facing unaffordable health insurance premium increases.

The EPTCs have been a cornerstone of affordable health coverage for more than 20 million low- and middle-income Americans. As health care and cost-of-living expenses continue to rise, too many individuals and families are being forced to choose between maintaining health coverage and meeting basic daily needs. These tax credits play an essential role in lowering premiums and expanding coverage for working families, small business owners, farmers, individuals in the gig economy, and those living in rural communities where plan options are limited and baseline premiums are higher.

By making coverage more affordable, extending the EPTCs will help stabilize the individual market, mitigate disruptive premium increases, protect families from being priced out of health insurance, and promote a healthier America.

**We urge Members of Congress to continue working towards a bipartisan solution that can pass both chambers of Congress and be signed into law.** FAH appreciates Congress's continued engagement on health care policy and we look forward to partnering with lawmakers to advance solutions that strengthen America's health care system and the communities our member hospitals serve.

Sincerely,

A handwritten signature in blue ink, appearing to read "Charlene MacDonald".