



May 21, 2025

The Honorable Mike Johnson
Speaker of the House
U.S. House of Representatives
Washington, DC 20515

The Honorable Hakeem Jeffries
Minority Leader
U.S. House of Representatives
Washington, DC 20515

Dear Speaker Johnson and Leader Jeffries:

For over a decade, State-Based Marketplaces have provided private health coverage to tens of millions of Americans, ensuring their health, well-being, and economic security. The Americans who depend on the Marketplaces include working parents, small business owners, farmers, gig workers, early retirees, and lower- and middle-class individuals of all ages, political views, and backgrounds who drive our local economies and make both our rural and urban communities thrive. The legislation under consideration in the House will severely impact the ability of these millions of Americans to continue to access this coverage and the health and financial security they depend on today. This will make for a sicker, less financially secure American public and strain hospitals and health care providers by increasing uncompensated care.

The stability of the American health care system and the economic security of millions of Americans are on the line due to the proposed changes to Marketplaces, and this risk is further compounded by proposed cuts to Medicaid and the impending expiration of Enhanced Premium Tax Credits.

The current House bill:

- **Restricts eligibility for affordable health coverage** for millions of Americans in Marketplace coverage today, moving them from being insured to uninsured.
- **Imposes unprecedented red tape** on private health insurance, making it virtually impossible to enroll and stay covered. Of particular concern, people losing jobs will be forced to wait months for coverage to begin while the government processes paperwork.
- **Significantly reduces support to lower Americans' health care costs** at a time when Americans are facing high and rising prices at the grocery store and for other essential household goods.
- **Removes state flexibility and autonomy**, including top-down, federally mandated restrictions on when people can enroll.
- **Exposes Marketplace consumers** to higher costs and unexpected financial burdens when income changes.
- **Makes Marketplace coverage, which covers 7 percent of the American public, the most costly, onerous, and volatile source of health coverage** compared with all other coverage types including Medicare, Medicaid, and employer-sponsored coverage.

These proposals, in total, will drastically diminish the progress on health coverage that the United States has made in the last decade via Marketplaces. Only the sickest patients may remain in the Marketplaces,

skyrocketing costs for everyone. Millions of Americans will lose their health coverage, local hospital systems will face unprecedented financial strain, state operational costs will spike in order to implement burdensome new federal rules, and all of this is likely to result in insurance carriers pulling out of local insurance markets. Some states may even be forced to walk away from State-Based Marketplaces entirely.

We are available to answer any questions you have about the vital concerns we share on behalf of the millions of Americans to whom we collectively provide health coverage and financial security, and also the rest of the nation that will be affected by the health system instability, increased cost, and worsened health outcomes this could instigate.

Sincerely,



Jessica Altman
Executive Director
Covered California



Libby Caulum
Chief Executive Officer
MNSure



Michele Eberle
Executive Director
Maryland Health Benefit
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Chiqui Flowers
Administrator
Oregon Health Insurance
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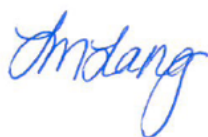
Danielle Holahan
Executive Director
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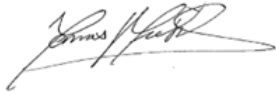
Pat Kelly
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HealthSource RI



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Access Health CT



Keven Patchett
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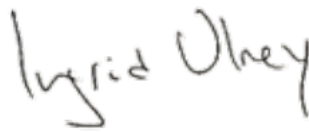
Hilary Schneider
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Justin Zimmerman
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CC:

The Honorable Jason Smith, Chair, Committee on Ways and Means

The Honorable Richard Neal, Ranking Member, Committee on Ways and Means

The Honorable Brett Guthrie, Chair, Committee on Energy and Commerce

The Honorable Frank Pallone, Ranking Member, Ranking Committee on Energy and Commerce