



Friday, June 27, 2025

State-based Marketplace Statement on the Senate Reconciliation Bill

On behalf of the millions of Americans we serve, we again ask that the United States Senate protect coverage for those enrolled in Marketplaces today and in the future by extending the Enhanced Premium Tax Credits and rejecting policies in the House’s reconciliation bill that would result in millions of Americans losing their health coverage. ([See 6/2/2025 Letter to Senate](#))

The primary concerns across marketplaces remain policies that:

- **Will unnecessarily increase costs and burden for privately insured Americans.**
Americans will experience higher costs through new, onerous barriers that keep people from accessing tax credits for their health insurance in real time. Marketplace consumers already undergo rigorous processes to verify their eligibility for premium tax credits, backed by federal and state data sources. New requirements would impose extraordinary new bureaucratic burdens on consumers, putting millions at risk of losing affordable coverage simply because they could not meet excessive requirements.
- **Will end long-standing state autonomy** that has driven efficiency in providing millions of Americans with access to affordable, private coverage and contradicts the Administration’s Marketplace Integrity Rule that recognizes the importance of state-flexibility.
- **Result in congressional inaction to extend the expanded portion of Premium Tax Credits.** This could result in over 4 million uninsured Americans, in addition to the millions expected to lose coverage as a result of the reconciliation bill proposals.
- **Eliminate premium tax credit eligibility** for individuals who currently qualify, disrupting coverage for those who rely on this assistance to afford health insurance.

Open enrollment begins in four months and health insurers have already begun filing rates for 2026. In a mere matter of weeks, states will begin mailing letters to Marketplace enrollees informing them of their costs for the coming year. Many of the proposed changes in the reconciliation bill may appear not to have broader impacts, but in reality, they have significant and far-reaching impacts on the whole individual health insurance market. We urge the Senate to reject proposals that would increase the cost burden for Americans in private Marketplace coverage, add unnecessary red tape, and sow operational turbulence and instability in local health insurance markets, particularly on the eve of an Open Enrollment for 24 million Americans trying to remain covered.

Sincerely,

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