



*We Will Empower Bold Change to Elevate  
Human Flourishing.™*

May 21, 2025

Dear Representative:

On behalf of the Catholic Health Association of the United States (CHA), the national leadership organization representing more than 2,200 Catholic hospitals, long-term care facilities, clinics, service providers, healthcare systems, and other facilities across all fifty states, **I write to express our opposition to several provisions in H.R. 1, The One Big Beautiful Bill Act. The legislation as written would harm critical health and social safety-net programs, especially the Medicaid program, the Affordable Care Act's Enhanced Premium Tax Credits and the Supplemental Nutrition Assistance Program (SNAP), which are lifelines both for your constituents and the patients and communities we serve. We urge a "No" vote and ask that Congress work together on bipartisan solutions to address the pressing health care needs of the country.**

#### Protecting Access to Medicaid

As currently written, the bill's provisions in the Energy and Commerce title requiring mandatory work reporting, restricting states' ability to care for undocumented immigrants, limiting taxes and altering state directed payment policies will result in coverage losses for over 10 million individuals who depend on Medicaid to meet their basic health needs. These provisions fail to protect health care for those who need it most and instead create new red tape and burdensome requirements for families, providers and states. Additionally, we are concerned that provisions limiting states' prerogative to use state-only dollars to finance the care of immigrants and eliminating optional coverage for some legal immigrants will worsen health outcomes in communities. This vulnerable group includes immigrant children and pregnant women currently eligible for coverage under the Children's Health Insurance Program as a state option.

We continue to reiterate: **Medicaid is not just a health program—it is a lifeline. It provides access to care for those who need it most including poor and vulnerable children and adults, pregnant women, the elderly and disabled individuals in our nation, while also ensuring their dignity.** Medicaid is critical for the health of the most low-income in our country, providing coverage for one in five individuals, nearly half of all children, 41% of all births nationwide, and is the largest insurer for long-term care and behavioral health services. The proposed changes to Medicaid would have devastating consequences, particularly for those in small towns and rural communities, where Medicaid is often the primary source of health care coverage. Many of our hospitals, clinics, and nursing homes are among the largest providers in their communities, caring for millions of Medicaid patients every year<sup>1</sup>. Reducing Medicaid

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<sup>1</sup> <https://www.chausa.org/news-and-publications/news-releases/index/2025/05/20/catholic-health-leaders-discuss-impact-of-congressional-proposals-to-cut-medicaid-funding>

funding by at least \$715 billion and shifting these costs to the states, providers and families would force millions of people to lose their coverage, threaten access to essential care and jeopardize the critical work of our healthcare providers.

### Ensuring Affordable Health Insurance Tax Credits

We are deeply concerned by the absence of language in H.R. 1 to extend the affordable premium tax credits (APTC) used to purchase private individual and family insurance coverage through the Marketplaces—an essential health care program for nearly 24 million Americans. **Without congressional action this vital tax credit will expire in 2025, causing health premiums to spike by 93% and stripping coverage from five million Americans, including nearly two million with chronic conditions. Millions more will face unaffordable care.**

The expiration of the APTC would disproportionately affect those in rural areas. In 34 states, rural residents' premiums exceed those in urban areas, resulting in premiums that are 10% higher<sup>2</sup>. Additionally, the loss of coverage would put additional stress on local health care providers as they face more uncompensated care and bad debt. KNG Health Consulting found that allowing the APTC to expire would result in a \$28 billion reduction in hospital revenue over 10 years<sup>3</sup>.

Additionally, we oppose provisions that would impose additional reporting burdens for exchange enrollees that could cause them to lose their tax credit. The current policy allows for automatic enrollment and is used across lines of business, including employer-provided coverage.

### Protecting Access to Vital Food Programs

The Supplemental Nutrition Assistance Program is a cornerstone of the safety net as it reduces food insecurity, lifts people out of poverty, boosts the economy, and supports the health and well-being of individuals and families. Many of our members continue to see the linkages between access to food and improved health and the well-being of individuals and families. **We ask that Congress reverse the provisions that decrease federal funding and impose onerous paperwork requirements.**

### Conclusion

CHA and our members firmly believe that health care is a fundamental human right that is essential to human flourishing. For decades, we have championed policies ensuring everyone has access to affordable health care. Rooted in our faith, we affirm that every individual is created in the image of God, possesses inalienable worth, and deserves care that upholds their inherent dignity. Our health ministry is especially committed to serving those most in need, recognizing that our mission is not complete until quality, affordable, and accessible health care is a reality for all.

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<sup>2</sup> <https://americanscovered.org/big-for-farm-states-why-enhanced-premium-tax-credits-are-essential-for-rural-americans/>

<sup>3</sup> <https://www.aha.org/system/files/media/file/2025/02/Fact-Sheet-Enhanced-Premium-Tax-Credits-20250207.pdf>

**We ask that you reconsider these proposals and instead champion policies rooted in compassion and dignity to ensure that everyone has access to affordable health care coverage.** By protecting our most vulnerable, we create a healthier, stronger society for everyone.

Sincerely,

A handwritten signature in dark ink, reading "Sr. Mary Haddad". The signature is fluid and cursive, with the first letters of "Sr.", "Mary", and "Haddad" being capitalized and prominent. The signature is positioned above the printed name and title.

Sr. Mary Haddad, RSM  
President and CEO