



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

December 10, 2025

The Honorable John Thune
Majority Leader
U.S. Senate
Washington, D.C.

The Honorable Charles Schumer
Minority Leader
U.S. Senate
Washington, D.C.

Dear Majority Leader Thune, Minority Leader Schumer:

On behalf of the Catholic Health Association of the United States (CHA), the national leadership organization representing more than 2,200 Catholic healthcare systems, hospitals, long-term care facilities, clinics, service providers, and organizations, **I write today to urge you to come together on a real solution which extends the Marketplace enhanced premium tax credits (EPTCs) before they expire on December 31, 2025.**

As the largest not-for-profit provider of health care services in the nation, with 674 hospitals, over 1,500 skilled nursing and long-term care facilities, Catholic health care is at the front line of our nation's health care system. Providing care to one in seven patients and employing more than 700,000 people, Catholic health care understands the real-life choices that families must make when they face dramatic, unplanned increases in their insurance premiums.

The EPTCs have enabled more than 15 million Americans to gain access to affordable healthcare coverage. Failure to extend the credits or find a working solution that provides access to health care coverage means more than 22 million hard-working people will see their health insurance premiums increase by more than 114% on average, and 4 million are anticipated to lose coverage in 2026 alone. At a time when families are already facing increasing costs of food, rent, and housing, dramatically increasing the cost of health care coverage is unconscionable.

We welcome the numerous bipartisan efforts by Senators and Members of Congress over the past few months to find a solution that would extend, improve, and strengthen the EPTCs for those who need them most. Now is the time to set aside partisan solutions and come together to prioritize the American people, passing legislation that provides a *real* solution for experiencing enhanced premium tax credits before they expire on December 31st.

CHA and our members stand ready to work with you to find a compromise that protects access to coverage and supports the people and communities we are privileged to serve.

Sincerely,

A handwritten signature in black ink, appearing to read "Sr. Mary Haddad".

Sr. Mary Haddad, RSM
President and CEO