

United States Senate

WASHINGTON, DC 20510-4705

September 25, 2025

The Honorable Donald Trump
President
The White House
1600 Pennsylvania Avenue NW
Washington, DC 20500

The Honorable John Thune
Majority Leader, U.S. Senate
511 Dirksen Senate Office Building
Washington, DC 20510

The Honorable Mike Johnson
Speaker, U.S. House of Representatives
521 Cannon House Office Building
Washington, DC 20515

The Honorable Chuck Schumer
Minority Leader, U.S. Senate
322 Hart Senate Office Building
Washington, DC 20510

The Honorable Hakeem Jeffries
Minority Leader, U.S. House of Representatives
2267 Rayburn House Office Building
Washington, DC 20515

Dear President Trump, Speaker Johnson, and Leaders Thune, Schumer, and Jeffries:

I write to express growing concern over the looming health insurance affordability crisis that could affect the 24 million Americans who currently purchase health insurance on the marketplace exchange. Unless Congress acts within the next few weeks, these millions of Americans will collectively pay an estimated \$23 billionⁱ more next year just to maintain the same level of coverage they currently rely on. My office compiled a snapshot report that details substantial premium increases from health insurers across the United States. I've attached a copy of the report with this letter.

In nearly every state the ACA open enrollment begins on November 1st. That means that Congress must immediately begin working with the Administration in a bipartisan, good faith effort if we are going to have any chance at extending these crucial credits in time for beneficiaries to decide whether or not they can afford health insurance next year.

On September 10th, the Washington state Office of the Insurance Commissioner approvedⁱⁱ an alarming average premium rate increase of 21% for 2026 ACA marketplace exchange plans. This price spike represents not only the single largest increase in premium rates since 2018, but is also nearly doubleⁱⁱⁱ the growth rate from 2024 to 2025 and around ten times the rate of inflation. Insurers serving Washingtonians cited tariffs, rising costs of delivering care, and the pending expiration of the enhanced ACA premium tax credits as the primary reasons for such a large increase. As a result, Washington state

residents relying on the exchange are expected to pay on average \$132 more per month^{iv}, or \$1,585 more per year, beginning in January to keep their same health insurance plan.

Washington is not the only state that is facing a health insurance affordability crisis. According to a Kaiser Family Foundation (KFF) analysis^v, the 312 insurers participating in the ACA marketplaces from all 50 states and the District of Columbia are requesting a median 18% increase in premiums, which is about 11% higher than the 2024 to 2025 national median increase. The same analysis also states that the expiration of the enhanced premium tax credits is driving up the average premium increase by 4% more than it would have been.

Below are a few examples of the drastic rate increases taken from the attached report:

State	Top Exchange Insurer	2025 Rate Change	2026 Rate Change
Alabama	BCBS of Alabama	-7.56%	19.33%
Arizona	Arizona Complete Health	-6.09%	48.95%
Colorado	Anthem (HMO Colorado Inc.)	-0.58%	34.05%
Delaware	Highmark BCBS of Delaware	9.29%	25.00%
Georgia	Ambetter of Peach State	6.74%	39.99%
Kansas	Celtic Insurance Co.	2.07%	39.97%
Kentucky	WellCare Health Plans of Kentucky	1.86%	37.02%
Louisiana	Highmark BCBS of Delaware	-9.25%	23.25%
South Dakota	Avera Health Plans	-4.53%	8.91%
Texas	BCBS of Texas	6.60%	39.28%

Forty-nine states plus the District of Columbia begins their ACA marketplace open enrollment on November 1st, and beneficiaries must choose a health insurance plan by December 15th to have uninterrupted coverage starting on January 1st. Idaho is the only state that has an earlier open enrollment date starting on October 15th. Once beneficiaries choose a plan, or decide they can no longer afford to participate, their decision is locked in for the entire year except for very limited circumstances.

That is why we have an urgent responsibility to act now to extend enhanced ACA premium tax credits before burdensome and unaffordable health insurance costs get locked in for next year. According to the Congressional Budget Office, 5.1 million^{vi} Americans, including 80,000^{vii} Washington state residents, may forgo ACA marketplace coverage next year simply because they can no longer afford health insurance without the enhanced premium tax credits. These beneficiaries will still need health care, but they will instead seek out much more expensive care in emergency departments, which will drive up uncompensated care costs for our providers, increasing health care costs for everyone, and further straining our fragile health care system.

Thank you for your attention to this urgent and important matter. I look forward to working with you to find a bipartisan solution to extend the enhanced ACA premium tax credits and preserve health care access for Americans in 2026.

Sincerely,



Maria Cantwell
United States Senator

ⁱ <https://www.thirdway.org/memo/aca-expirations-will-trigger-a-23-billion-middle-class-tax-hike>

ⁱⁱ <https://www.insurance.wa.gov/about-us/news/2025/average-21-rate-increase-approved-washingtons-2026-exchange-health-insurance-market>

ⁱⁱⁱ <https://washingtonstatestandard.com/2025/09/12/insurance-rates-on-wa-health-care-exchange-set-to-surge/>

^{iv} https://acassignups.net/rate_changes/2026/wa

^v <https://www.healthsystemtracker.org/brief/how-much-and-why-aca-marketplace-premiums-are-going-up-in-2026/>

^{vi} https://www.cbo.gov/system/files/2025-06/Wyden-Pallone-Neal_Letter_6-4-25.pdf

^{vii} <https://www.axios.com/local/seattle/2025/09/12/wa-democrats-warn-aca-credits-expire-coverage-gap>