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January 27, 2026

Dear Speaker Johnson, Majority Leader Thune, Leader Jeffries, and Leader Schumer:

We urge you to support a clean extension of the Affordable Care Act (ACA)'s Enhanced Premium Tax Credits (ePTCs) and, at minimum, support the retention of \$0 premium plans for qualifying ACA Marketplace enrollees in any health care legislation package. Last week, with bipartisan support, the House passed a clean extension of enhanced premium tax credits to protect affordable health insurance for millions of consumers who access coverage via the ACA Marketplace. The clean extension includes the pivotal expansion of \$0 premium plans, which drove record enrollment across all states, but especially in the deep south over the last five years.

Enhanced premium tax credits are critical to bringing health insurance coverage within financial reach for everyday Americans, including Black Americans. Prior to the introduction of ePTCs in 2021, Black Americans not only bore a disproportionate brunt of economic and health-related adversity during the emergence of the COVID-19 pandemic, but were also more likely to be uninsured.¹ Importantly, enhanced premium tax credits increased coverage for all Americans across racial and ethnic groups, though coverage gains were especially pronounced for Black individuals and families.² Failure by the Senate to pass a clean extension of ePTCs would be especially devastating to Black adults and families. Analysis suggests that continued lapse in the ePTCs will lead to coverage loss for more 170,000 Black adults in 10 metropolitan areas alone, and that such coverage loss, if sustained, would result in the preventable death of 200 Black adults each year.³

Four of the top 10 largest Black metro areas are in non-expansion states, where many of those hard-working families would otherwise be eligible for Medicaid and therefore \$0 premium plans, had their state expanded Medicaid.

That is why we are deeply concerned that a proposal to eliminate \$0 premium plans would risk insidious harm to Black Americans. Families are struggling, and monthly payments create administrative hurdles for people who are trying their best, only to be buried in paperwork. A minimum premium would also raise costs in real time for Americans who already signed up for a \$0 premium plan in December 2025 and have budgeted their annual health costs with this in mind.

¹ [low-premium-plans-ihttps://aspe.hhs.gov/sites/default/files/private/pdf/265291/low-premium-plans-issue-brief.pdf](https://aspe.hhs.gov/sites/default/files/private/pdf/265291/low-premium-plans-issue-brief.pdf)

² <https://aspe.hhs.gov/sites/default/files/documents/7f692cf92e773414b632cb408394b21d/race-ethnicity-marketplace-2024-oep-ib.pdf>

³ <https://www.epi.org/blog/ending-aca-tax-credits-would-impose-high-costs-on-black-americans-in-10-major-metro-areas-over-170000-losing-health-insurance-740-million-more-in-annual-premiums-and-more-than-200-preventable-dea/>

In short, both the original ACA and the enhancement of premium tax credits met a need for Black communities, and Black Americans stand to lose if the Senate passes legislation that cuts the ACA by eliminating \$0 premium plans across the board. We urge you to pass a clean extension of the ePTCs and, at minimum, protect \$0 premium plans in any healthcare legislation.



Yvette D. Clarke
M.C.

U.S. Representative Yvette D. Clarke (NY-09)
Chair, Congressional Black Caucus