



Leadership Council
of Aging Organizations

Max Richtman, Chair

Leading Coalition of National Aging Groups Urges Congress to Extend ACA Premium Tax Credits

October 2, 2025

The Leadership Council of Aging Organizations (LCAO) – a coalition of 68 leading national nonprofit organizations devoted to seniors – urged Congressional leaders to permanently extend the “enhanced premium tax credits” (EPTCs) in the Affordable Care Act (ACA) Health Insurance Marketplaces.

In a [letter](#) sent yesterday to House Speaker Mike Johnson, House Minority Leader Hakeem Jeffries, Senate Majority Leader John Thune and Senate Minority Leader Chuck Schumer, LCAO Chair Max Richtman wrote that extension of the ACA tax credits “are especially important for older adults relying on marketplace coverage because they can be charged premiums up to three times more than younger adults in marketplace plans. For older adults with chronic conditions not yet eligible for Medicare, continuous health insurance coverage is especially crucial and can reduce Medicare costs.”

Since 2021, enhanced premium tax credits have been available for people with incomes above 400 percent of the federal poverty level (\$62,600 in 2025) if the benchmark ACA premium exceeded 8.5 percent of their income and they were not eligible for employer-sponsored plans, Medicaid, or Medicare. Midlife and older adults rely on Marketplace coverage and federal premium tax credits. In 2025, 41 percent (or 10 million people) of those enrolled in Marketplace health insurance are ages 45 to 64.

Insurers are currently seeking a *median* 18 percent premium increase next year – more than double last year’s 7 percent. Consumers in some states will see rate increases as high as 58.9 percent when marketplace open enrollment begins on November 1. Without EPTCs, out-of-pocket premiums for health insurance could increase by an average of more than 75 percent, putting coverage out of reach, especially for older adults with chronic conditions.

Richtman urged Congressional leaders to “act as soon as possible to make permanent the ACA enhanced premium tax credits to avoid rate shock and destabilization of the health insurance market and – most importantly – to preserve access to health care for older adults so they can protect their health and ability to remain independent.”

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Media requests contact:

Walter Gottlieb

gottlieb@ncpssm.org

www.lcao.org

777 North Capitol Street, NE, Suite 805 · Washington, DC 20002 · www.lcao.org

