



December 10, 2025

NEWS RELEASE

The Leadership Council of Aging Organizations (LCAO) – a coalition of 68 leading national nonprofit organizations devoted to older adults – urges Congressional leaders to pass a clean multi-year bill to extend the “enhanced premium tax credits” (EPTCs) in the Affordable Care Act (ACA) Health Insurance Marketplaces.

“Extending these tax credits to keep people’s premiums from rising is simply common sense. The Affordable Care Act provides coverage for 20 million Americans who would otherwise not be insured,” says LCAO Chair Max Richtman. “People will lose coverage without these tax credits, which will lead to a sicker population that overwhelms emergency rooms for care. Everyone’s health costs will soar. Why would we want to push people off health insurance instead of continuing to widen the net, when the ACA is so clearly beneficial to all Americans?”

Consumers in some states are seeing rate increases as high as (roughly) 60 percent. 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.

In 2025, 41 percent (or 10 million people) of those enrolled in Marketplace health insurance are ages 45 to 64. These individuals, often self-employed as farmers, ranchers, entrepreneurs, and small business owners, are seeing wholly unaffordable increases in premiums. Older adults who are insured experience fewer hospitalizations, less medication use for chronic disease, and lower out-of-pocket costs when they age into Medicare.

LCAO urges action on this key affordability issue for older adults.

See our [letter to Congress here](#).

###

Media Inquiries contact:
Walter Gottlieb
gottliebw@ncpssm.org

www.lcao.org