



September 2, 2025

Dear Pennsylvania congressional delegation:

On behalf of The Hospital and Healthsystem Association of Pennsylvania (HAP), our more than 235 hospital and health system members, and the patients we serve, we are writing to express our concern regarding the growing crisis of uninsured individuals and uncompensated care in Pennsylvania and the looming federal policy changes to the Affordable Care Act (ACA) premium credit assistance that threaten to accelerate it.

In 2023 and 2024, many Pennsylvanians lost access to health insurance as evidenced by the sharp increase in uncompensated care hospitals experienced as Medicaid eligibility redetermination resumed following the COVID-19 public health emergency.

Compounding this crisis is the upcoming expiration of ACA enhanced premium tax credits. The loss of this assistance will render the cost of health insurance too expensive for many individuals. There is very strong evidence showing insured individuals seek more preventive care, resulting in earlier detection and better management. This, in turn, translates into fewer avoidable hospitalizations, which lowers costs for all.

The inverse is also true. If the ACA premium credit assistance were to end, Pennsylvanians would pay 82 percent more, on average, with many paying double or even higher premiums. Given the price sensitivity of the lower- and middle- income populations enrolled, Pennsylvania's health insurance exchange, Pennie, estimates up to 150,000 Pennsylvanians would be forced to drop coverage. Cuts to the program mean newly uninsured Pennsylvanians would be sicker and face greater barriers managing chronic conditions. A sicker population results in inconsistent workforce participation and has a negative impact on Pennsylvania's economy.

We urge you to protect affordable coverage for Pennsylvanians by preserving enhanced premium tax credits. These actions are vital to prevent further uncompensated care burdens that put care at risk for entire communities, protect our most vulnerable residents, and maintain the health and competitiveness of our commonwealth.

Sincerely,

Nicole Stallings
President & CEO