



February 24, 2025

The Honorable Lauren Underwood  
U.S. House of Representatives  
2228 Rayburn House Office Building  
Washington, DC 20515

Dear Congresswoman Underwood,

The American Academy of Nursing (Academy) applauds you for introducing the Health Care Affordability Act of 2025 (H.R.247). With more than 3,200 Fellows, the Academy—an honorific society and policy organization—represents nursing’s most accomplished leaders in policy, research, administration, practice, and academia. Academy Fellows are visionary health care thinkers and the nation’s foremost nurse leaders in government at all levels, CEOs, COOs, and CNOs of health systems, business owners, lawyers, as well as academic presidents, provosts, deans, and professors at the top universities across the country. At the center of our work is our vision of *Healthy Lives for All People*. For over 50 years, with our Fellows and partners, the Academy has advocated boldly to address pressing policy issues by advancing evidence-informed policy solutions.

Cost and access remain among the most urgent health-related concerns identified by people living in the United States.<sup>1</sup> This legislation would be a key step in promoting the long-term affordability of care by making permanent the Affordable Care Act’s (ACA)<sup>2</sup> enhanced premium tax credits (PTCs) for Marketplace coverage. These tax credits increase the value of the tax credits available to people with income between 100 and 400 percent of the federal poverty level and expand eligibility for premium tax credits to include individuals with income above 400 percent of the federal poverty level. This effectively increases the amount of premium assistance lower-income enrollees receive and makes middle- and higher-income enrollees eligible for financial assistance to buy health insurance.<sup>3</sup> Record numbers of people are enrolling in Marketplace coverage,<sup>4</sup> reinforcing the importance of maintaining and protecting this access to health care for the millions of people relying on their coverage. If the PTCs expire at the end of the year absent Congressional action, this is predicted to result in markedly increased monthly premium payments for most Marketplace enrollees and 3.8 million more uninsured people each year.<sup>3</sup> This legislation is critically important to promote health and address concerns related to health care cost and access in the United States.

The Academy commends you championing the Health Care Affordability Act of 2025 and offers our support for the passage of this legislation by the end of the year. The Academy stands ready to work with you to provide expertise and shape policy solutions that ensure healthy lives for all people. If you have any questions or need additional information, please feel free to contact the Academy’s Chief Policy Officer, Christine Murphy, at [cmurphy@aannet.org](mailto:cmurphy@aannet.org).

Sincerely,

A handwritten signature in black ink that reads "Linda D. Scott". The signature is written in a cursive style with a large, stylized "L" and "S".

Linda D. Scott, PhD, RN, NEA-BC, FADLN, FNAP, FAAN  
President, American Academy of Nursing

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<sup>1</sup> Brenan, M. (2024, December 6). *View of U.S. healthcare quality declines to 24-year low*. Gallup. <https://news.gallup.com/poll/654044/view-healthcare-quality-declines-year-low.aspx>

<sup>2</sup> The Patient Protection and Affordable Care Act, Pub. L. No. 111-148 (2010).

<sup>3</sup> Ortaliza, J., Lo, J., & Cox, C. (2025, February 3). *Congressional district interactive map: How much will ACA premium payments rise if enhanced subsidies expire?* KFF. <https://www.kff.org/affordable-care-act/issue-brief/congressional-district-interactive-map-how-much-will-aca-premium-payments-rise-if-enhanced-subsidies-expire/>

<sup>4</sup> Centers for Medicare and Medicaid Services (CMS). (2025, January 8). *Nearly 24 million consumers have selected affordable health coverage in ACA Marketplace, with time left to enroll*. <https://www.cms.gov/newsroom/press-releases/nearly-24-million-consumers-have-selected-affordable-health-coverage-aca-marketplace-time-left>