

December 1, 2025

Dear Members of Congress,

In every corner of the country, people are struggling to make ends meet. From the rising cost of health care to out-of-control grocery prices, people in the United States are looking to Congress for relief. Instead, they are being met with cruelty and obstinance from anti-abortion politicians who would rather see health insurance premiums [double](#) for more than [20 million](#) enrollees than simply extend the ACA tax credits their constituents have relied on for years. Without an extension, the people who rely on the ACA tax credits to buy health insurance will see their premiums skyrocket — causing them to [delay enrollment](#) or [become uninsured](#). This will only deepen the nation's health care crisis and cause untold damage to people's lives and futures. Members of Congress must support a clean extension of the ACA tax credits and reject any abortion restrictions.

**Planned Parenthood Action Fund and Reproductive Freedom for All will score any vote that adds additional abortion restrictions to the Affordable Care Act tax credits.**

Anti-abortion members of Congress want to create an additional abortion coverage ban on the ACA Marketplace by making plans that include abortion coverage prohibitively expensive and unworkable. They want to restrict coverage for more than 20 million enrollees and prohibit people using tax credits from buying plans that cover abortion. This restriction conflicts with decisions some states have made to require coverage of abortion. In states that allow plans to cover abortion, since plans would be significantly more expensive without the availability of tax credits, insurers would likely drop abortion coverage because these plans would be unattractive and onerous to consumers.

The ACA already prohibits federal funding from being used to pay for abortion coverage under Marketplace plans except in the very limited circumstances of rape, incest, and life-endangerment. What anti-abortion politicians are calling for would be an expansion of abortion restrictions into the private insurance Market. This would only cause more chaos and confusion for those seeking their health insurance through the Marketplace. The ACA was passed with the intent of providing affordable coverage, but anti-abortion politicians want to place new and expanded barriers to abortion coverage and push health care out of reach for people who rely on the Marketplace.

Members of Congress have already rejected attempts to eliminate abortion coverage since the ACA was first debated in Congress, as well as during [subsequent efforts](#) to eliminate coverage [following](#) the law's passage. In fact, the final version of the ACA is already a compromise on abortion coverage. During debate prior to the ACA's passage in 2010, both the [House](#) and the [Senate](#) rejected the very proposals that anti-abortion politicians are proposing today.

Section 1303 of the ACA requires all insurance plans that cover abortion to charge an out-of-pocket premium to pay for that coverage, and to segregate those payments into a

separate account. Despite anti-abortion groups' claims, the ACA explicitly incorporates the Hyde amendment by reference. All abortion coverage provided under Marketplace plans is 100% paid for by private or state funds — not federal dollars — pursuant to the ACA's segregation of funds requirement. This means that Marketplace plans that cover abortion do not violate the Hyde amendment, even as coverage has been expanded under the ACA.

Affordable health care coverage, including coverage of abortion, is critical for people to get care. Without the critical tax credits, the cost of premiums will continue to push coverage out of reach for people working to make ends meet. The absence of abortion coverage often results in unaffordable [out-of-pocket](#) costs for patients. This would create additional, and sometimes insurmountable, barriers to health care for individuals who will sometimes forgo health insurance altogether due to the high cost of premiums.

The harm of this extremely dangerous policy would be felt by both patients and insurers. At a minimum, this process is confusing for consumers and burdensome to insurance companies, state Marketplaces, and the federal Marketplace. In practice, this will lead to fewer people getting the health care coverage and care they need to lead a healthy life.

Everyone should be able to get the health care they need, no matter how much money they make or where they live. Efforts to insert anti-abortion restrictions into these negotiations are an excuse to cruelly take health care away from millions of people who will suffer if Congress fails to extend the ACA's enhanced premium tax credits. These attempts to attach new restrictions act as a smokescreen to hide a lack of interest in affordable and accessible health care.