



Statement on Congressional Failure to Extend Health Care Subsidies for 22 Million People

November 14, 2025

Children's HealthWatch is deeply concerned by the temporary funding bill Congress passed on Nov. 12, which fails to permanently extend the enhanced Affordable Care Act premium tax credits. These credits [expand eligibility](#) for lower health insurance premiums to Americans whose income exceeds 400% of the federal poverty level. Without extending the credits, health care premiums will skyrocket for 22 million people nationwide, putting insurance coverage out of reach.

When families are unable to afford health insurance, they forgo necessary preventative care, which leads to more acute, negative health outcomes, sending ripple effects across our health system. While we are encouraged that the government has reopened and funding for essential programs like nutrition assistance and Head Start has resumed, we remain deeply concerned about the health consequences and financial strain families will face when health care costs skyrocket and put health care further out of reach.

The 43-day-long shutdown was historic not only for its length but also for the damage it inflicted on families across the country. For the first time in the more than 60-year history of the Supplemental Nutrition Assistance Program (SNAP), the program experienced a funding lapse that left participants without benefits. The fear and uncertainty we saw this month is far from over, as [cuts to the safety net passed earlier this year](#) will make this crisis a new, permanent reality for many.

Premium Tax Credits are a feature of the Affordable Care Act that make health insurance more affordable for qualifying Americans who purchase coverage through the health care marketplace. These tax credits were expanded during the pandemic and extended afterward. Without an extension of these enhanced premium tax credits, families will face an average increase of [more than \\$1,000](#). Nearly [4 million people](#) will lose health coverage due to unaffordability. Our research shows that families who have to forgo care because they cannot afford it are more likely to report fair/poor health, and their children are at a higher risk for developmental delays. Families also may experience health cost sacrifices, forgoing other necessities like rent, food, and utilities in order to pay for health care or prescriptions. Compared to those who have not experienced these health care hardships, young children in families who have had to

forgo health care or experienced health cost sacrifices, are more likely to have had one or more hospitalizations, which incurs large and avoidable costs on the health care system.

The cuts to the safety net passed earlier this year are already stretching families' resources thin—raising the cost of health insurance will put children and families' health at risk and will increase the cost of care for everyone. **We urge Congress to extend the enhanced ACA premium tax credits.**

About Children's HealthWatch: Founded in 1998, Children's HealthWatch is a nonpartisan network of pediatricians, public health researchers, and children's health and policy experts committed to improving children's health in America. The network collects real-time data in urban hospitals across the country on infants and toddlers from families facing economic hardship, then analyzes and shares its findings with academics, legislators, and the public.