United States Senate

WASHINGTON, DC 20510

November 4, 2025

Robert F. Kennedy Jr.
Secretary
Department of Health and Human Services
200 Independence Avenue SW
Washington, DC 20201

Dear Secretary Kennedy,

We write regarding your failures to address the health care affordability crisis that is unfolding across the country and the Trump administration's refusal to join Democrats in lowering health care costs and reopening the government.

Donald Trump vowed to lower costs on day one of his presidency. But under his leadership, health care costs are spiking.

1. **Over 154 million estimated Americans with employer-sponsored health insurance will face the biggest premium increase in over a decade because of Donald Trump's policies.**[1] These premium increases—combined with increases in copays and deductibles —are driven in part by Trump's broad tariffs, which are affecting the cost of prescription drugs and health care equipment and supplies.[2] New rules from the Trump administration allow employer-sponsored plans to charge higher out-of-pocket costs and projected spikes in uncompensated care, which will ultimately be borne by insurers and health care providers—and passed on to consumers—also pushing premiums to record heights.[3]

2. **Over 24 million Americans who get their health insurance through the *Affordable Care Act* (ACA) will see their premiums skyrocket next year, and families receiving enhanced premium tax credits will face the largest price hike in history if the tax credits expire.**[4] Premiums for ACA Marketplace plans are rising by over 25 percent, on

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[1] Center for American Progress, "5 Ways the Trump Administration Is Driving Up Health Care Costs for Families," Natasha Murphy, September 18, 2025, https://www.americanprogress.org/article/5-ways-the-trump-administration-is-driving-up-health-care-costs-for-families; NPR, "Health insurance premiums are going up next year — unless you work at these companies," Maria Aspan, October 16, 2025, https://www.npr.org/2025/10/16/nx-s1-5561051/health-care-costs-premiums-companies-cost-of-living.

[2] Center for American Progress, "8 Ways Trump's Turbulence Tax Is Costing the Economy," Michael Negron, September 3, 2025, https://www.americanprogress.org/article/8-ways-trumps-turbulence-tax-is-costing-the-economy/.

[3] NPR, "Health care costs are soaring. Blame insurers, drug companies — and your employer," Maria Aspan, September 12, 2025, https://www.npr.org/2025/09/12/nx-s1-5534416/health-care-costs-soaring-blame-your-employer; Center for American Progress, "5 Ways the Trump Administration Is Driving Up Health Care Costs for Families," Natasha Murphy, September 18, 2025, https://www.americanprogress.org/article/5-ways-the-trump-administration-is-driving-up-health-care-costs-for-families.

[4] Peterson-KFF Health System Tracker, "How much and why ACA Marketplace premiums are going up in 2026," Jared Ortaliza, Matt McGough, Kaitlyn Vu, et al., August 6, 2025, https://www.healthsystemtracker.org/brief/how-much-and-

average, in 2026.[5] This is the "largest rate change insurers have requested since 2018."[6] By allowing the ACA's enhanced premium tax credits to expire at the end of the year, Trump and Congressional Republicans will cause average premium payments to jump by more than $1,000 for around 22 million Americans.[7]

3. **15 million Americans will get kicked off of their health insurance because of Trump's and Congressional Republicans' budget law, and millions more with Medicaid will face new, higher out-of-pocket costs.** The budget law makes massive cuts to Medicaid and the ACA, ripping health insurance away from 15 million Americans over the next decade.[8] Those that lose coverage will receive less preventative care and instead rely more heavily on emergency departments for costlier care when symptoms worsen.[9] Combined with the resulting uncompensated care that hospitals will be forced to absorb, this will drive up costs for everyone across the entire health care system.[10] Even for those who can keep their coverage, the law requires Medicaid enrollees to pay a new $35 copay per service,[11] raising health care costs for millions of low-income Americans.[12]

4. **15 million Americans with $49 billion in medical debt are being denied federal relief, while 15 million more are at higher risk of accruing medical debt.** Americans who become uninsured as a result of Trump's and Congressional Republicans' new law

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why-aca-marketplace-premiums-are-going-up-in-2026; The Century Foundation, "Allowing ACA Tax Credits to Expire Would Mean the Biggest Premium Price Hike in History," Jeanne Lambrew, October 8, 2025, https://tcf.org/content/commentary/allowing-aca-tax-credits-to-expire-would-mean-the-biggest-premium-price-hike-in-history.

[5] KFF, "ACA Insurers Are Raising Premiums by an Estimated 26%, but Most Enrollees Could See Sharper Increases in What They Pay," Cynthia Cox, October 28, 2025, https://www.kff.org/quick-take/aca-insurers-are-raising-premiums-by-an-estimated-26-but-most-enrollees-could-see-sharper-increases-in-what-they-pay.

[6] Peterson-KFF Health System Tracker, "How much and why ACA Marketplace premiums are going up in 2026," Jared Ortaliza, Matt McGough, Kaitlyn Vu, et al., August 6, 2025, https://www.healthsystemtracker.org/brief/how-much-and-why-aca-marketplace-premiums-are-going-up-in-2026.

[7] KFF, "ACA Marketplace Premium Payments Would More than Double on Average Next Year if Enhanced Premium Tax Credits Expire," Justin Lo, Larry Levitt, Jared Ortaliza, and Cynthia Cox, September 30, 2025, https://www.kff.org/affordable-care-act/aca-marketplace-premium-payments-would-more-than-double-on-average-next-year-if-enhanced-premium-tax-credits-expire; KFF, "ACA Insurers Are Raising Premiums by an Estimated 26%, but Most Enrollees Could See Sharper Increases in What They Pay," Cynthia Cox, October 28, 2025, https://www.kff.org/quick-take/aca-insurers-are-raising-premiums-by-an-estimated-26-but-most-enrollees-could-see-sharper-increases-in-what-they-pay.

[8] Center on Budget and Policy Priorities, "By the Numbers: Harmful Republican Megabill Will Take Health Coverage Away From Millions of People and Raise Families' Costs," updated August 27, 2025, https://www.cbpp.org/research/health/by-the-numbers-harmful-republican-megabill-will-take-health-coverage-away-from.

[9] NPR, "The hidden costs of cutting Medicaid," Emily Crawford, August 12, 2025, https://www.npr.org/sections/planet-money/2025/08/12/g-s1-82221/medicaid-cuts-big-beautiful-bill-uninsured.

[10] *Id*.

[11] Center for American Progress, "When Do the One Big Beautiful Bill Act's Health Care Provisions Go Into Effect?," Natasha Murphy and Brian Keyser, August 18, 2025, https://www.americanprogress.org/article/when-do-the-one-big-beautiful-bill-acts-health-care-provisions-go-into-effect/; Center on Budget and Policy Priorities, "By the Numbers: Harmful Republican Megabill Will Take Health Coverage Away From Millions of People and Raise Families' Costs," updated August 27, 2025, https://www.cbpp.org/research/health/by-the-numbers-harmful-republican-megabill-will-take-health-coverage-away-from.

[12] Center on Budget and Policy Priorities, "By the Numbers: Harmful Republican Megabill Will Take Health Coverage Away From Millions of People and Raise Families' Costs," updated August 27, 2025, https://www.cbpp.org/research/health/by-the-numbers-harmful-republican-megabill-will-take-health-coverage-away-from; KFF, "Medicaid Expansion Enrollment," https://www.kff.org/medicaid/state-indicator/medicaid-expansion-enrollment/.

will be at greater risk of incurring significant and potentially unforeseen medical debt,[13] which will push potentially millions of families into bankruptcy.[14] To add insult to injury, the Trump administration's Consumer Financial Protection Bureau petitioned a court to vacate a rule that would have barred medical debt from appearing on Americans' credit reports, a decision that will make it more expensive for Americans with medical debt to borrow money and create deep economic instability for families.[15] And now, the Trump administration is attempting—beyond the limits of its legal authority—to prevent states from stepping in to protect individuals with medical debt.[16]

5. **Millions of Americans will have to pay "hundreds of dollars more in out-of-pocket costs" for ACA coverage due to the Trump administration's final Marketplace rule.**[17] In June, the Centers for Medicare & Medicaid Services finalized a so-called "program integrity" rule that throws up to almost two million Americans off of their coverage, drives up premiums, and sends out-of-pocket costs soaring,[18] while making private health plans, including employer-sponsored plans, more expensive.[19]

6. **Millions of Americans will pay more for prescription drugs due to Trump's and Congressional Republicans' nearly $9 billion handout to Big Pharma.** The Republican budget law exempts certain drugs, including the blockbuster cancer drug Keytruda, from selection for price negotiation under Medicare, forcing seniors to pay higher drug prices and costing taxpayers $8.8 billion over 10 years.[20] At the same time, launch prices across several major drug categories are also rising, costing our health system an additional $1 billion.[21]

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[13] Center for American Progress, "The One Big Beautiful Bill Act Will Increase the Number of Americans Without Health Coverage in Every State and Congressional District," Natasha Murphy, Kennedy Andara, and Emily Gee, September 5, 2025, https://www.americanprogress.org/article/the-one-big-beautiful-bill-act-will-increase-the-number-of-americans-without-health-coverage-in-every-state-and-congressional-district.

[14] KFF Health News, "Workers' Wages Siphoned To Pay Medical Bills, Despite Consumer Protections," Rae Ellen Bichell, October 2, 2025, https://kffhealthnews.org/news/article/colorado-wage-garnishment-health-care-medical-debt-collections-medicaid; Am J Public Health, "Medical Bankruptcy: Still Common Despite the Affordable Care Act," David U. Himmelstein, Robert M. Lawless, et. al, March 2019, https://pmc.ncbi.nlm.nih.gov/articles/PMC6366487.

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[16] AP News, "Trump administration moves to overrule state laws protecting credit reports from medical debt," Ken Sweet, October 28, 2025, https://apnews.com/article/medical-debt-cfpb-fcra-equifax-experian-trans-union-fdb5ad61e4ca0f18943045d314dd7b3b; Bloomberg Law, "US Law Overrides State Bans on Medical Debt Reporting, CFPB Says," Evan Weinberger, October 27, 2025, https://news.bloomberglaw.com/banking-law/us-law-overrides-state-bans-on-medical-debt-reporting-cfpb-says.

[17] Center on Budget and Policy Priorities, "Administration's ACA Marketplace Rule Will Raise Health Care Costs for Millions of Families," Gideon Lukens and Elizabeth Zhang, updated August 1, 2025, https://www.cbpp.org/research/health/administrations-aca-marketplace-rule-will-raise-health-care-costs-for-millions-of.

[18] 45 CFR Parts 147, 155, and 156.

[19] Center for American Progress, "5 Ways the Trump Administration Is Driving Up Health Care Costs for Families," Natasha Murphy, September 18, 2025, https://www.americanprogress.org/article/5-ways-the-trump-administration-is-driving-up-health-care-costs-for-families.

[20] Letter from the Congressional Budget Office Director Phillip L. Swagel to Senator Ron Wyden and Representatives Frank Pallone and Richard Neal, October 20, 2025, https://www.cbo.gov/system/files/2025-10/61818-Pallone-etal-orphan-drugs-letter-10-20-25.pdf.

Over 90 percent of American voters say it is important for Congress and the President to lower health care costs.[22] We urge the Trump administration and Congressional Republicans to join us to lower Americans' health care costs and reopen the government.

Sincerely,

Charles E. Schumer
United States Senator

Ron Wyden
United States Senator
Ranking Member, Committee on Finance

Elizabeth Warren
United States Senator

Tammy Baldwin
United States Senator

Gary C. Peters
United States Senator

Tammy Duckworth
United States Senator

Richard J. Durbin
United States Senator

John Hickenlooper
United States Senator

[21] Campaign for Sustainable Rx Pricing, "Doses of Reality: New ICER Report Finds Big Pharma Continues Setting Increasingly Out-Of-Control Launch Prices Unjustified by Clinical Value, October 27, 2025, https://www.csrxp.org/dose-of-reality-new-icer-report-finds-big-pharma-continues-setting-increasingly-out-of-control-launch-prices-unjustified-by-clinical-value.

[22] Families USA, "America's Voters: We Demand Lower Healthcare Costs," October 22, 2025, https://familiesusa.org/resources/americas-voters-we-demand-lower-healthcare-costs.

Andy Kim
United States Senator

Angela D. Alsobrooks
United States Senator

Kirsten Gillibrand
United States Senator

Jack Reed
United States Senator

Richard Blumenthal
United States Senator

Edward J. Markey
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Chris Van Hollen
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Bernard Sanders
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Tina Smith
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United States Senator

Cory A. Booker
United States Senator

Mark Kelly
United States Senator

Adam B. Schiff
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