

November 12, 2025

The Honorable Mike Johnson
Speaker
U.S. House of Representatives
Washington, DC 20510

The Honorable Hakeem Jeffries
Minority Leader
U.S. House of Representatives
Washington, DC 20510

RE: Vote NO on Spending Packages without ACA Tax Credit Extensions

Dear Speaker Johnson, Leader Jeffries and Members of the House of Representatives:

The Disability Rights Education and Defense Fund (DREDF) urges all members of the House to vote NO on the spending package (H.R. 5371) expected on the House floor today given that it does not include provisions to extend the enhanced ACA premium tax credits and protect vital health programs, including for people with disabilities and chronic health conditions and their caregivers. The need to prevent the ACA enhanced credits from expiring is urgent.

DREDF is a cross-disability national civil rights law and policy center led by individuals with disabilities and parents who have children with disabilities. Our mission is to advance the civil and human rights of people with disabilities through legal advocacy, training, education, public policy and legislative development. We have persistently fought for the right of people with disabilities to be fully integrated within all aspects of community life. DREDF's work is based on the knowledge that people with disabilities are capable of achieving self-sufficiency and contributing to their communities with access to needed services and supports, protection from discrimination, and the reasonable accommodations and modifications enshrined in U.S. law.

DREDF calls on all members of Congress to defend the health and rights of our communities, and commit to ensuring ACA plans remain affordable and accessible for all those in need.

People with disabilities and their caregivers are already facing cuts to Medicaid as a result of the summer's budget bill. Cutting the ACA tax credits will impact the close to 24 million people who rely on the credits to buy affordable health plans through the exchanges. For people with disabilities, access to these plans can allow us to remain employed, attend school and live in and contribute to our communities. Without the enhanced tax credits, most people on the health care exchanges will see their premiums more than double and people in every state and Congressional District (many lower-income workers) will lose coverage altogether. Modeling shows this will lead to a loss of jobs in every state along with reduction of state GDPs and lost State/Local tax revenue.

In addition, ACA plans allow many people with disabilities and our loved ones to receive quality healthcare without needing to worry about paying higher premiums due to health conditions or disabilities. It allows us to seek necessary and often cheaper preventive care instead of going to the emergency room or waiting until the situation is dire. The ACA plans keep many people with

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disabilities and acute and chronic health conditions alive. In addition, extending the tax credits is politically popular and the right thing to do.

DREDF supports the Protecting Healthcare and Lowering Costs Act of 2025 to repeal all of the health care provisions in H.R. 1 and make permanent the enhanced Advanced Premium Tax Credits for purchasing marketplace health insurance plans. We hope you will look to undo the deeply harmful cuts in H.R. 1 and instead strengthen basic needs programs including Medicaid and SNAP.

We also urge you to take measures to roll back the October 10th reductions in force of the federal workers. These reductions included critical staff at the Department of Education, Housing and Urban Development and Health and Human Services that ensure funding and provide assistance to states, schools and vocational rehabilitation programs for disabled children, students and adults, ensure access to housing without discrimination and support mental health and addiction programs nationwide.

We urge you to vote no on the spending proposal before you this week and understand the needs of the families and communities you represent. No one should have to wait longer, get sicker, or die because of barriers to healthcare, no matter what. Please work with colleagues and Leadership to come together on a bipartisan basis to address rising health costs and protect basic needs funding and programs for local communities and people with disabilities. Please do not hesitate to reach out with any questions by contacting Carol Tyson, Government Affairs Liaison, ctyson@dredf.org and Silvia Yee, Policy Director, syee@dredf.org.

Sincerely,

A handwritten signature in black ink, appearing to read "Michelle Upton", with a stylized flourish at the end.

Interim Executive Director