

December 11, 2025

The Honorable John Thune  
Majority Leader  
511 Dirksen Senate Office Building  
Washington, DC 20510

The Honorable Chuck Schumer  
Minority Leader  
322 Hart Senate Office Building  
Washington, DC 20510

**RE: Vote YES on a Clean ACA Tax Credit Expansion, Reject the “Health Care Freedom for Patients Act”**

Dear Leader Thune and Minority Leader Schumer,

**The Disability Rights Education and Defense Fund (DREDF) writes to urge all members of the Senate to vote in favor of a clean extension of the enhanced healthcare tax credits and reject harmful alternatives such as the “Health Care Freedom for Patients Act”.** The need to prevent the Affordable Care Act (ACA) enhanced credits from expiring is urgent and must be accomplished without additional cuts to Medicaid and threatening access to care for millions, including people with disabilities and chronic health conditions.

DREDF is a cross-disability national civil rights law and policy center led by individuals with disabilities and parents who have children with disabilities. We have persistently fought for the right of people with disabilities to be fully integrated within all aspects of community life.

**DREDF calls on the Senate to defend access to care 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 reconciliation bill.

- Close to 24 million people rely on the ACA tax credits to purchase 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, people on the health care exchanges may see their premiums more than double and many 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 and seek necessary and often cheaper preventive care instead of going to the emergency room or waiting until the situation is dire.

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**The ACA plans keep many people with disabilities and acute and chronic health conditions alive.** Extending the tax credits is the right thing to do.

**DREDF urges you to vote against proposed alternatives including the “Health Care Freedom for Patients Act” (The Act) that would offer people Health Savings Accounts (HSAs) to pay for out-of-pocket health insurance costs, threaten Medicaid funds and deny care for millions.**

- HSA funds cannot be used to pay rising marketplace health care premiums, no matter how high they get. Health savings accounts will never provide enough to cover the healthcare needs of an uninsured person with disabilities or chronic conditions.
- The Act also includes harmful provisions that would cut federal Medicaid dollars for states that use their own funds to provide critical healthcare for undocumented immigrants, removes time allowed for Medicaid applicants to prove their citizenship, and attacks healthcare of people receiving gender transition assistance.

The proposed provisions would deny access to care, and Medicaid-funded home and community-based supports and services for people with disabilities. We hope you would instead consider undoing the deeply harmful cuts in H.R. 1 and strengthening basic needs programs including Medicaid and SNAP.

**We urge you to vote in favor of extending the tax credits and 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.** Do not hesitate to reach out with any questions by contacting Carol Tyson, Government Affairs Liaison, [ctyson@dredf.org](mailto:ctyson@dredf.org) and Silvia Yee, Policy Director, [syee@dredf.org](mailto:syee@dredf.org).

Sincerely,



Executive Director