

Congress of the United States

Washington, DC 20515

October 14, 2025

Kim Keck
CEO
Blue Cross Blue Shield Association
200 E. Randolph Street
Chicago, IL 60601

Dear Ms. Keck,

We are writing to request information about how the potential expiration of the *Affordable Care Act's* (ACA; P.L. 111-148) enhanced premium tax credits would impact patients, health care providers, and hospitals in Illinois.

The ACA established premium tax credits, helping lower- and middle-income families lower their health insurance premiums for plans offered through the marketplace. These premium tax credits made health care affordable for millions of families, small business owners, and farmers across the country. To make health care even more affordable, the *American Rescue Plan Act* (P.L. 117-2) enhanced the premium tax credits. This measure ensured that eligible households would not contribute more than 8.5 percent of their income to their health insurance premiums and allowed more middle-income Americans to access the premium tax credits.

Due to the beneficial impact these enhanced tax credits had for American families, Congress extended them as part of the *Inflation Reduction Act* (P.L. 117-19) through the end of 2025. The enhanced premium tax credits helped double enrollment in ACA health plans from 11.4 million Americans in 2020 to 24.3 million Americans in 2025. In Illinois, ACA enrollment grew 59 percent, from 292,945 Illinoisans in 2020 to 465,985 in 2025. The enhanced premium tax credits have allowed more Americans to access primary care visits, prescription drugs, mental health and substance use disorder services, maternity care, and other essential health benefits.

If the enhanced premium tax credits are not extended, premiums for more than 22 million Americans, including 395,850 Illinoisans, will more than double—from an average of \$888 to \$1,904 each month. Some could see even steeper increases. In Illinois, a 60-year-old couple with an income of \$82,800 could see their annual premium increase \$17,018—254 percent—while a family of four with an income of \$64,000 could see their annual premium increase \$2,571—226 percent. Such a large premium increase is unsustainable for most families. In fact, more than four million Americans will become uninsured due if Congress does not act, including 106,000 Illinoisans.

Health care providers and hospitals across Illinois also will be impacted if the enhanced premium tax credits are not extended by the end of the year. According to the Robert Wood Johnson Foundation, hospitals and health care providers across the United States could lose more than \$32 billion in revenue, while uncompensated care costs could increase by \$7.7 billion in 2026. For hospitals and providers in Illinois, lost revenue could amount to \$372 million, while uncompensated care costs could increase by \$129 million. This is in addition to the congressional Republicans' \$1 trillion Medicaid cut included in the *One Big Beautiful Bill Act*, which will reduce federal Medicaid funding to Illinois by 19 percent over the next decade. We worry that health care providers and hospitals will face even more severe financial hardship if the enhanced premium tax credits expire, and patients will suffer.

To help inform our legislative efforts to improve health care for Illinoisans and better understand the implications of letting the ACA tax credits expire, we request that Blue Cross Blue Shield of Illinois respond to the following questions by October 22, 2025:

1. How many Illinoisans does Blue Cross Blue Shield of Illinois cover? Please provide statewide figures and a breakdown by congressional district.
2. How many Illinoisans does Blue Cross Blue Shield of Illinois cover who receive the enhanced premium tax credit? Please provide statewide figures and a breakdown by congressional district.
3. For Illinoisans who are covered by Blue Cross Blue Shield of Illinois and receive the enhanced premium tax credit, what is their average premium reduction? Please provide statewide figures and a breakdown by congressional district.
4. If the enhanced premium tax credits are allowed to expire because of congressional Republican inaction, does Blue Cross Blue Shield of Illinois plan to increase premiums for Illinoisans next year?
 - a. If so, please provide the justification for such premium increases.
 - b. If so, please provide the average statewide increase and a breakdown by congressional district.
5. If the enhanced premium tax credits are allowed to expire because of congressional Republican inaction, does Blue Cross Blue Shield of Illinois expect the Illinoisans it covers to lose coverage?
 - a. If so, please provide estimated statewide coverage losses and a breakdown by congressional district.
 - b. If so, what continuity of care plans does Blue Cross Blue Shield of Illinois have in place for Illinoisans?
6. When would notices of premium changes be sent to Illinoisans?

- a. How many Illinoisans will Blue Cross Blue Shield of Illinois have to notify?
 - b. How will Blue Cross Blue Shield of Illinois inform Illinoisans (e.g., mail, e-mail)?
 - c. What processes does Blue Cross Blue Shield of Illinois have in place to ensure that Illinoisans will be informed before their coverage is renewed?
7. If the enhanced premium tax credits expire, are there specific counties that will cease to be a part of Blue Cross Blue Shield of Illinois' service area?
 - a. If so, approximately when will such a decision to exit be made?

Thank you for your timely attention to this important issue.

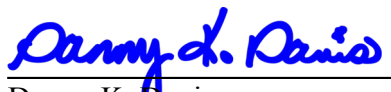
Sincerely,



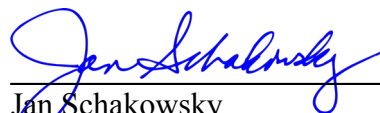
Richard J. Durbin
United States Senator



Tammy Duckworth
United States Senator



Danny K. Davis
Member of Congress



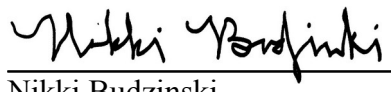
Jan Schakowsky
Member of Congress



Jonathan L. Jackson
Member of Congress



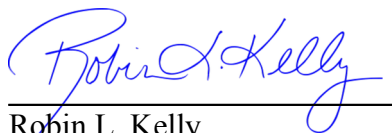
Bill Foster
Member of Congress



Nikki Budzinski
Member of Congress



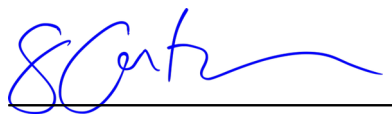
Mike Quigley
Member of Congress



Robin L. Kelly
Member of Congress



Lauren Underwood
Member of Congress



Sean Casten
Member of Congress



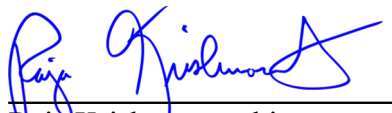
Bradley Scott Schneider
Member of Congress



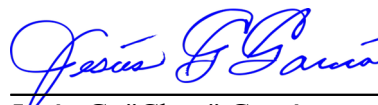
Eric Sorensen
Member of Congress



Delia C. Ramirez
Member of Congress



Raja Krishnamoorthi
Member of Congress



Jesús G. "Chuy" García
Member of Congress