



Improving access.  
Transforming health.

June 27, 2025

The Honorable John Thune  
Majority Leader  
United States Senate  
Washington, DC 20510

The Honorable Chuck Schumer  
Minority Leader  
United States Senate  
Washington, DC 20510

Dear Leader Thune and Leader Schumer:

On behalf of the Patient Access Network (PAN) Foundation and the patients and families we assist, I write to express grave concern regarding proposed changes to Medicaid and the Health Insurance Marketplace plans in the budget reconciliation package. If enacted, these policy changes could sever access to affordable health care for millions of Americans in need, including those with complex medical needs.

As a leading charitable foundation and healthcare advocacy organization, the PAN Foundation is dedicated to accelerating access to treatment for those who need it most and empowering patients on their healthcare journeys. We provide critical financial assistance for treatment costs, advocate for policy solutions that expand access to care, and deliver education on complex topics—all driven by our belief that everyone deserves access to affordable, equitable healthcare.

As of 2024, nearly 72 million Americans—one in five—were enrolled in Medicaid. For many, including individuals with disabilities, people with limited incomes, and older adults, Medicaid serves as their sole lifeline to care. According to the Congressional Budget Office (CBO), if the House health provisions in H.R. 1 are enacted, nearly 10.9 million Americans could lose their health insurance. The Senate proposal of June 16 and under negotiation includes health provisions that if enacted could result in deeper losses in health coverage. Further, if Congress also allows the ACA's enhanced premium tax credits to expire at the end of this year, the CBO estimates that number could climb to nearly 16 million by 2034.

Despite its stated goal of reducing federal spending, proposed cuts, and structural changes to Medicaid contained in the reconciliation measure would fuel a health care crisis and ultimately drive costs even higher, including through new cost-sharing requirements for patients. Shifting financial burdens to states, patients, and providers without adequate federal support would flood emergency departments, increase uncompensated care, and push an already strained health care workforce to its brink. Millions of vulnerable beneficiaries would lose access to critical medications and treatments to manage chronic diseases and other conditions, leading to poorer health outcomes and undermining years of federal investment in disease management and prevention.

These devastating consequences would ultimately leave Americans sicker, imperil health systems of all sizes, increase medical debt and the need for catastrophic health spending, erode the nation's workforce productivity, and contribute to preventable suffering, disability, and premature death.



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The PAN Foundation strongly urges you to reject these shortsighted cuts to safeguard the health and economic security of millions of Americans, their families, and the businesses that depend on a healthy workforce. Additionally, we urge you to extend funding for the ACA's enhanced premium tax credits before the end of the year. This extension is essential to avoid preventable lapses in coverage for beneficiaries and allow time for Congress to develop a long-term policy solution—one that reflects stakeholder input and provides a stable, sustainable path to care, not a sudden coverage cliff.

Thank you for your leadership on securing a reconciliation measure that prioritizes the health, safety, and economic well-being of all Americans. If you would like further information or have questions, please contact Amy Niles, Chief Mission Officer at [aniles@panfoundation.org](mailto:aniles@panfoundation.org).

Sincerely,

A handwritten signature in black ink that reads "Kevin L. Hagan".

Kevin L. Hagan  
President and Chief Executive Officer

cc: Members of the United State Senate