



Improving access.  
Transforming health.

September 22, 2025

The Honorable Jennifer Kiggans  
152 Cannon House Office Building  
United States House of Representatives  
Washington, DC 20515

The Honorable Tom Suozzi  
203 Cannon House Office Building  
United States Senate  
Washington, DC 20515

Dear Representatives Kiggans and Suozzi:

On behalf of the Patient Access Network (PAN) Foundation and the patients and families we assist, I write in support of H.R. 5145, the *Bipartisan Premium Tax Credit Extension Act*. PAN commends your leadership in introducing this important legislation to protect access to affordable health care.

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.

We thank you for the timely introduction of this critical legislation, which extends the enhanced premium health care tax credits for another year to provide time for broader discussions about permanent policy solutions. As you know, these tax credits lower the monthly premiums for individuals and families who buy coverage in the state and federal Marketplaces. They have also been a lifeline for millions of Americans, making health insurance more affordable and accessible—especially for individuals and families managing chronic conditions.

Your legislation will protect nearly all Affordable Care Act Marketplace enrollees from experiencing a significant increase in their premium costs in January 2026. Without the extension, low-income enrollees and those who live in states that have not expanded Medicaid are most at risk of facing the steepest increases in their annual premiums. With more people uninsured, uncompensated care costs could increase by \$80 billion over the next decade and exacerbate ongoing health workforce strain and financial pressures on health systems, especially in rural and underserved areas.

The PAN Foundation appreciates your leadership in seeking solutions to ensure Americans have access to affordable, quality health care. 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". The signature is written in a cursive, flowing style.

Kevin L. Hagan  
President and Chief Executive Officer