



Improving access.  
Transforming health.

September 29, 2025

The Honorable Jeanne Shaheen  
324 Hart Senate Office Building  
Washington, DC 20510

Dear Senator Shaheen:

On behalf of the Patient Access Network (PAN) Foundation and the patients and families we assist, I write in support of H.R. 247, the *Health Care Affordability 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 makes permanent the enhanced premium tax credits (EPTCs). 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 continuation of the EPTCs, 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 fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

Kevin L. Hagan  
President and Chief Executive Officer



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The Honorable Lauren Underwood  
2228 Rayburn House Office Building  
Washington, DC 20515

Dear Representative Underwood:

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