



Sept 16, 2025

Senator Michael Bennet
Senator John Hickenlooper
Representative Diana DeGette
Representative Joe Neguse
Representative Jeff Hurd
Representative Lauren Boebert
Representative Jeff Crank
Representative Jason Crow
Representative Brittany Pettersen
Representative Gabe Evans

To the Honorable Members of Colorado's Congressional Delegation:

Protect Our Care Colorado is a broad coalition of Colorado organizations and individuals dedicated to protecting Medicaid, the Affordable Care Act, and healthcare of Coloradans. We are urging Colorado's delegation to work with all haste to permanently extend the enhanced premium tax credits that are set to expire at the end of 2025. A one year extension is inadequate and will just delay the disastrous consequences of the expiration of enhanced premium tax credits.

The enhanced premium tax credits have helped roughly 100,000 Coloradans enroll in more affordable health insurance coverage and have led to a much more stable individual market for private insurance. The loss of the enhanced premium tax credits will have devastating consequences, especially when layered with the looming cuts to Medicaid coverage from H.R. 1. Even with recent legislation passed during the special legislative session to try to blunt the harm to Coloradans, 75,000-80,000 Coloradans are expected to lose coverage with the loss of the enhanced tax credits.

This will lead to a substantially less healthy and deteriorating risk pool in the individual market, leading Colorado insurers to propose the largest rate increases we've seen in recent years averaging 28% (38% in rural areas). Without the enhanced premium tax credits, we will likely see large rate increases in years to come as well, adding to the pain for Coloradans over time and leaving more of your constituents uninsured.

For Coloradans, this combination of rate spikes and decreased financial assistance will be disastrous. Coloradans who continue to qualify for tax credits will see average net premium



increases over 170% across the state. In rural Colorado, where we saw the biggest gains in enrollment with the enhanced tax credits, the average net increases will be even larger. 36,000 Coloradans will lose access to tax credits altogether, which will again hit people hardest in rural and high cost areas of our state.

This will not only affect Coloradans' coverage, but local economies. A recent [Kaiser Family Foundation analysis](#) showed "48% of adults under age 65 enrolled in individual market (direct purchase) coverage are either employed by a small business with fewer than 25 workers, self-employed entrepreneurs, or small business owners." In other words, roughly half of individual market enrollees are affiliated with small businesses. The loss of the enhanced premium tax credits and resulting losses in coverage will have a big ripple effect on local economies with this hit to small businesses and their employees.

The harm will also have a cascading effect on our healthcare providers and systems, as coverage losses multiply with the coming changes and cuts to Medicaid. As we warned previously, the cuts to Coloradans healthcare will lead to reduced healthcare services and potential closures of hospitals, clinics, and providers, causing even further harm to local economies and communities.

In order to avoid this harm to your constituents and communities, Congress must act quickly to extend the enhanced premium tax credits in time for open enrollment starting Nov. 1st. Failure to act will lead to thousands of your constituents becoming uninsured, not being able to afford the care they need, delaying care, falling into medical debt, and facing increasing health care costs.

We strongly urge Colorado's delegation to move rapidly to extend the enhanced premium tax credits by the end of September and protect the health coverage and care Coloradans rely on.

Thank you for your consideration,

The Protect Our Care Colorado Coalition:

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| - Adams County Health Department | - Chronic Care Collaborative |
| - Advocates for Compassionate Therapy Now | - Cobalt |
| - AFSCME | - Colorado Access |
| - All Families Deserve a Chance Coalition | - Colorado AFL-CIO |
| - ALS United Rocky Mountain | - Colorado Center on Law and Policy |
| - Bell Policy Center | - Colorado Children's Campaign |
| - Center for Health Progress | - Colorado Civic Engagement Roundtable |
| - CF United | - Colorado Coalition for the Homeless |
| - Chanda Center for Health | - Colorado Consumer Health Initiative |
| | - Colorado Cross Disability Coalition |



- Colorado Community Health Network
- Colorado Fiscal Institute
- Colorado Foundation for Universal Health Care
- Colorado Gynecologic Cancer Alliance
- Colorado Immigrant Rights Coalition
- Colorado Latino Leadership, Advocacy, and Research Organization (CLLARO)
- Colorado Organizations and Individuals Responding to HIV/AIDS (CORA)
- Colorado Organization for Latina Opportunity and Reproductive Rights (COLOR)
- Colorado Safety Net Collaborative
- Community Dental Health
- Counties & Commissioners Acting Together (CCAT)
- Cuenta Conmigo Coop
- Ebert Family Clinic
- Family Voices Colorado
- Front Range Pediatric Therapies
- Grand County Rural Health Network
- Health District of Northern Larimer County
- Healthier Colorado
- Hunger Free Colorado
- Jura Health
- League of Women Voters of Colorado
- Lupus Colorado
- Meapta Inc.
- Mental Health Colorado
- Mutual Aid Monday
- National Multiple Sclerosis Society
- One Colorado
- Planned Parenthood of the Rocky Mountains
- Prime Health, Rocky Mountain MicroFinance Institute
- Rocky Mountain Multiple Sclerosis Center
- SEIU Local 105
- Slope Cares
- Small Business Majority
- Spring Institute for Intercultural Learning
- The Resource Exchange
- Together Colorado
- Vivent Health
- Young Invincibles
- Youth Healthcare Alliance