

Congress of the United States

Washington, DC 20515

October 21, 2025

The Honorable Mike Johnson
Speaker
U.S. House of Representatives
H-232, The Capitol
Washington, D.C. 20515

The Honorable John Thune
Majority Leader
U.S. Senate
S-230, The Capitol
Washington, D.C. 20515

Dear Speaker Johnson and Majority Leader Thune:

We write today on behalf of millions of farmers and rural Americans who are facing increased health costs and decreased access to critical health care services if Congressional Republicans do not work with Democrats to reach a bipartisan deal to open the government and remedy the health care crisis that is already roiling rural America. Your inaction on the Affordable Care Act (ACA) enhanced premium tax credits, combined with the One Big Beautiful Bill Act's draconian cuts to Medicaid, are a betrayal of all Americans. But the burden of these cuts falls heavily on those who live in rural communities and those who work tirelessly to feed and fuel our nation.

Right now, ACA marketplace enrollees are receiving premium notices for plan year 2026, which show an average premium increase of 18% nationally – double the average premium increase in 2025, and triple the average increase in 2024.¹ For marketplace enrollees that will be losing their premium tax credits, their premium increases could reach 114%.² As you have been repeatedly warned by Democrats, insurance regulators and health care professionals, these rate increases are a direct result of your resistance to extending the ACA enhanced premium tax credits.³ This hits our farmers, ranchers and rural Americans right where it hurts. 27% of farmers rely on ACA marketplaces for their coverage, and 2.8 million enrollees in ACA marketplace plans live in rural counties.^{4,5} Rural residents' average cost increase will be 28% higher than that of urban residents, and residents of some rural areas will see their costs increase by 90%.^{6,7} For example, in South Dakota, the average marketplace premium for those that receive premium tax credits is projected to increase sixfold - from \$114 to \$695.⁸

Further, the Rural Health Transformation Program that Republicans are touting as a new investment does not come close to correcting the damage that the One Big Beautiful Bill Act is already doing to rural America's health infrastructure. This temporary infusion of funds fails to make whole rural hospitals and health care providers that stand to lose a total of \$137 billion between the expiration of the ACA enhanced tax credits and cuts to Medicaid.⁹ As a result, rural hospitals across the country are closing their doors – forcing those in rural

¹ <https://www.commonwealthfund.org/blog/2025/new-federal-policies-spur-higher-health-insurance-premiums-consumers-2026-insurer-filings>.

² <https://www.kff.org/affordable-care-act/aca-marketplace-premium-payments-would-more-than-double-on-average-next-year-if-enhanced-premium-tax-credits-expire/#:~:text=Based%20on%20the%20earlier%20federal,the%20enhanced%20premium%20tax%20credits>).

³ <https://content.naic.org/article/state-insurance-regulators-urge-extension-enhanced-premium-tax-credits-protect-millions-consumers>.

⁴ <https://www.kff.org/affordable-care-act/occupations-with-large-shares-of-workers-who-rely-on-individual-market-coverage/>.

⁵ <https://tcf.org/content/commentary/rural-americans-face-unprecedented-price-hikes-for-health-care/>.

⁶ See note 4.

⁷ [Explaining the Muddle on ACA Tax Credits | KFF](#).

⁸ [Health Insurance Coverage in Farm Country](#).

⁹ <https://www.kff.org/medicaid/how-might-federal-medicaid-cuts-in-the-enacted-reconciliation-package-affect-rural-areas/>.

areas to travel further for care or forgo treatment altogether.¹⁰ This also increases the strain on community resources, causing remaining rural hospitals to overflow and stretching emergency services to the brink.¹¹ All this at a time when rural communities are struggling with the high cost of living and farm country is on the brink of economic crisis. The Trump Administration's trade war has helped to drive up input costs for agriculture producers almost \$12 billion compared to 2024 while it also eliminating the market access our farmers, ranchers and growers depend upon.¹² The combination of these factors has been devastating, so much so that in the first half of 2025 we've seen farm bankruptcies increase 57% compared to the previous year.¹³ The last thing our neighbors in farm country need is another increased expense at the hand of the Trump Administration.

We urge you to come to the table to discuss a bipartisan solution to prevent a new health care tax on the American people – and a particularly hefty one for rural Americans. Our constituents – and yours – want to see the ACA enhanced premium tax credits extended and Medicaid funding restored.^{14,15} We stand ready to work with you to uplift our nation's farmers, invest in rural America and avoid a health care cliff that will endanger the lives and livelihoods of millions of Americans who are depending on us to do better by them.

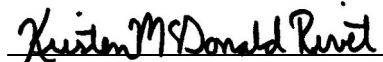
Sincerely,



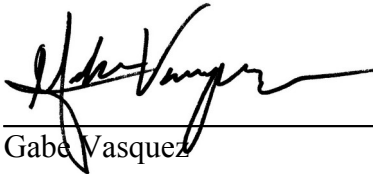
Angie Craig
Ranking Member
Committee on Agriculture



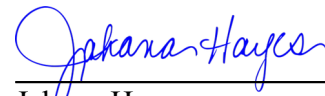
Josh Riley
Member of Congress



Kristen McDonald Rivet
Member of Congress



Gabe Vasquez
Member of Congress



Jahana Hayes
Member of Congress

¹⁰ <https://abcnews.go.com/US/loss-life-responders-detail-deadly-cost-rural-hospital/story?id=126291680>.

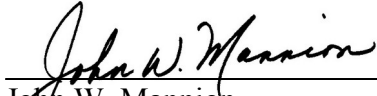
¹¹ See note 8.

¹² <https://investigatemitwest.org/2025/10/01/farmers-squeezed-as-doj-usda-examine-rising-expenses/>.

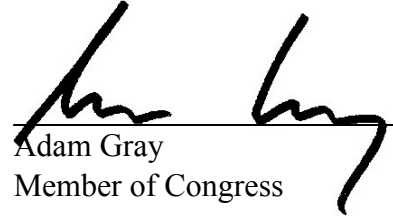
¹³ <https://www.rfdtv.com/losing-the-chinese-market-is-a-contributing-factor-to-the-rise-of-farm-bankruptcies-filed-this-year>.

¹⁴ <https://www.kff.org/affordable-care-act/kff-health-tracking-poll-public-weighs-political-consequences-of-health-policy-legislation/#:~:text=on%20the%20ACA,Majorities%20Across%20Partisans%20View%20ACA%20Marketplaces%20Favorably,health%20insurance%20exchanges%20or%20Marketplaces>.

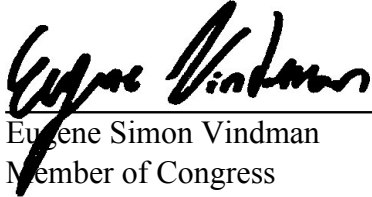
¹⁵ <https://www.npr.org/sections/shots-health-news/2025/06/17/nx-s1-5435312/medicaid-cuts-big-beautiful-bill-trump-kff-poll#:~:text=toggle%20caption,before%20the%20July%204%20recess>.



John W. Mannion
Member of Congress



Adam Gray
Member of Congress



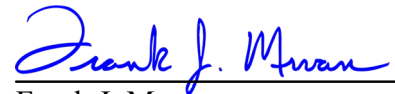
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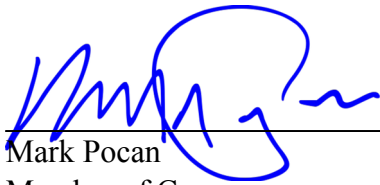
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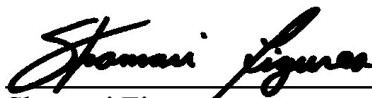
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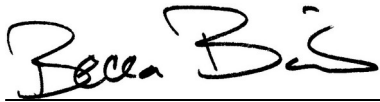
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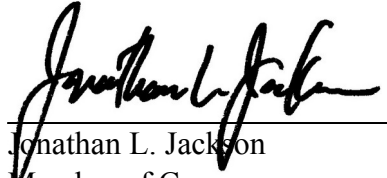
James P. McGovern
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Veronica Escobar
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Becca Balint
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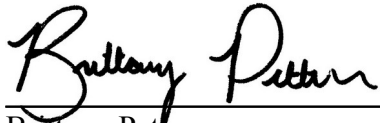
Jonathan L. Jackson
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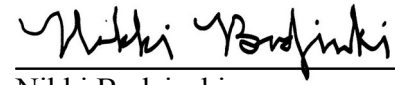
Emanuel Cleaver, II
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Madeleine Dean
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Brittany Pettersen
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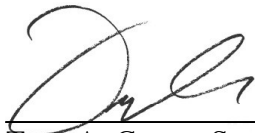
Nikki Budzinski
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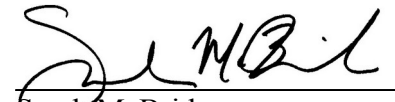
Bradley Scott Schneider
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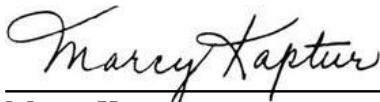
Kelly Morrison
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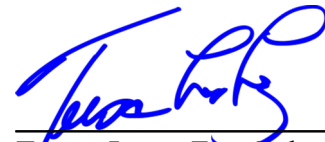
Troy A. Carter, Sr.
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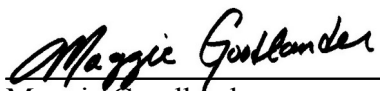
Sarah McBride
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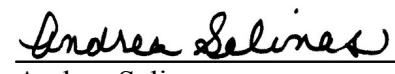
Marcy Kaptur
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Teresa Leger Fernandez
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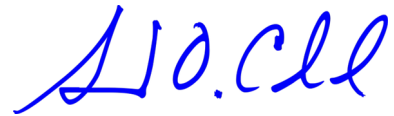
Maggie Goodlander
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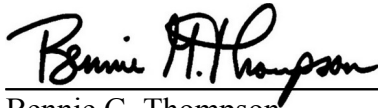
Andrea Salinas
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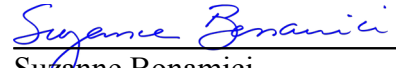
April McClain Delaney
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Salud Carbajal
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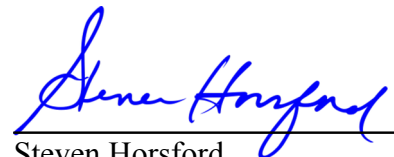
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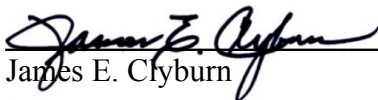
Suzanne Bonamici
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Ro Khanna
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Steven Horsford
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James E. Clyburn



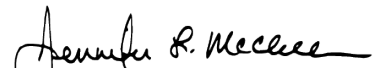
Emily Randall
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André Carson
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Val Hoyle
Member of Congress



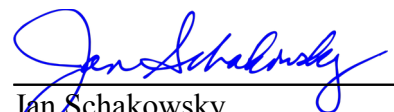
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Brendan F. Boyle
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Alma S. Adams, Ph.D.
Member of Congress



Jan Schakowsky
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Jim Costa
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Chellie Pingree
Member of Congress



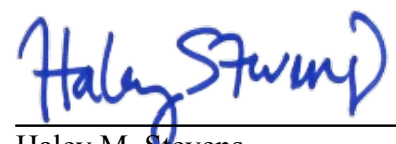
John Garamendi
Member of Congress



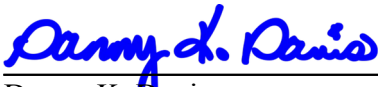
Eric Sorensen
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Cleo Fields
Member of Congress



Haley M. Stevens
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Danny K. Davis
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