



October 20, 2025

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

Dear Speaker Johnson:

As Members of the Democratic Women's Caucus, we write with grave concern regarding the harm that will be inflicted upon women and children if you allow the *Affordable Care Act* (ACA) enhanced premium tax credits to expire and the Medicaid cuts to go into effect. The average cost of health care will increase over \$1,000 each year¹ for the 10 million women currently receiving health care tax credits.² All women and families deserve quality, affordable health care—that is not possible in the wake of Republicans' attacks on health care.³ At this critical moment, some insurers are delaying their notices explaining next year's premium rates because they are waiting for Congress' next move.⁴ It is clear that our country is waiting for you and other Republicans to negotiate with Democrats to protect their health care. **We call on you, Speaker Johnson, to facilitate negotiations for a bipartisan spending agreement that addresses the health care crisis to prevent further detriment to the health of women and families, and end the shutdown.**

If Republicans refuse to negotiate, women will shoulder the burden of the devastating consequences of the expiring ACA enhanced premium tax credits and historic cuts to Medicaid. Women take on 80% of the family's medical decision-making responsibilities,⁵ and almost 50%

1 Seitz, A. (2025, October 7). *Why Democrats are casting the government shutdown as a health care showdown*. NPR. <https://www.npr.org/2025/10/07/g-s1-92251/government-shutdown-health-insurance-premiums>.

2 Congressional Budget Office. (2025, September 18). *The Estimated Effects of Enacting Selected Health Coverage Policies on the Federal Budget and on the Number of People With Health Insurance: [Report No. 61734]*. <https://www.cbo.gov/system/files/2025-09/61734-Health.pdf>.

3 Weber, E., & Ramos, M. (2025, September 29). *The Affordable Care Act Subsidies Behind the Potential Government Shutdown — And What This Means for Women*. National Women's Law Center. <https://nwlc.org/the-affordable-care-act-subsidies-behind-the-potential-government-shutdown-and-what-this-means-for-women/>.

4 Williamson, L. (2024, April 17). *Families Often Have Chief Medical Officers — And They're Almost Always Women*. American Heart Association. <https://www.heart.org/en/news/2024/04/17/families-often-have-chief-medical-officers-and-theyre-almost-always-women>.

of women view themselves as the chief financial officer of their household.⁶ Therefore, women will predominantly be responsible for navigating the skyrocketing cost of health care for their households and safeguarding their families' access to health care coverage.

As families struggle to afford their increased health care coverage, they will refrain from seeking care. Specifically, women without insurance are less likely to access critical preventive care such as mammograms, pap smears, and routine blood pressure screenings.⁷ Women will be denied access to lifesaving care simply because of cost. Consequently, the expiration of the ACA enhanced premium tax credits paired with the cuts to Medicaid and other critical health care services in the Republican budget— or Big Ugly Law—will cause 15 million Americans to lose their health coverage and 20,000 additional preventable deaths each year.⁸ Lives are in danger. Women and families should not die because they cannot afford essential health care.

The impacts of Republicans' historic \$1 trillion in Medicaid cuts and \$536 billion in Medicare cuts⁹ will deeply harm women's access to health care. One in five women, and nearly half the country's children, are covered by Medicaid.¹⁰ Particularly, maternal health will be eroded by these Medicaid and Medicare cuts. Medicaid is the largest single-payer of maternity care in our country, covering around 40% of births.¹¹ Without essential Medicaid reimbursements, maternity wards will continue to close, worsening our country's maternal health care crisis. As over 500 health care providers are closing or at risk of closing as a result of the Republican budget,¹² 25

5 Pomroy, K. (2025, February 2). *Half of all Households Have a Female CFO. Does Yours?* Kiplinger. <https://www.kiplinger.com/personal-finance/half-of-all-households-have-a-female-cfo>.

6 Lo, J., Levitt, L., Ortaliza, J., & Cox, C. (2025, September 30). *ACA Marketplace Premium Payments Would More Than Double on Average Next Year if Enhanced Premium Tax Credits Expire*. KFF.

<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/>.

7 Sparks, G., Montero, A., Montalvo III, J., Mulugeta, M., Kirzinger, A., Lopes, L., & Hamel, L. (2025, October 3). *KFF Health Tracking Poll: Public Weighs Political Consequences of Health Policy Legislation*. KFF.

<https://www.kff.org/affordable-care-act/kff-health-tracking-poll-public-weighs-political-consequences-of-health-policy-legislation/#:~:text=Once%20the%20public%20is%20told,at%20the%20end%20of%202025>.

8 Ashley Kirzinger, Lunna Lopes, Marley Presiado, Julian Montalvo III, & Mollyann Brodie, *KFF Health Tracking Poll: Views of the One Big Beautiful Bill*, Kaiser Family Foundation (June 17, 2025),

<https://www.kff.org/medicaid/kff-health-tracking-poll-views-of-the-one-big-beautiful-bill/>

9 Long, M., Frederiksen, B., Ranji, U., & Salganicoff, A. (2021, April 21). *Women's Health Care Utilization and Costs: Findings From the 2020 KFF Women's Health Survey*, KFF.

<https://www.kff.org/womens-health-policy/womens-health-care-utilization-and-costs-findings-from-the-2020-kff-womens-health-survey/>.

10 Pandey, A., Ye, Y. Galvani, A. (2025, May 21). *Quantifying the Mortality and Morbidity Impact of Medicaid Retractions*. Yale School of Public Health Center for Infectious Disease Modeling and Analysis.

<https://www.medrxiv.org/content/10.1101/2025.05.19.25327564v1.full.pdf+html>.

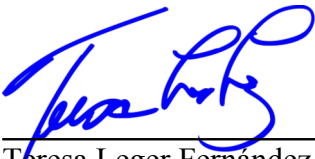
11 Congressional Budget Office, *Estimated Budgetary Effects of Public Law 119-21, to Provide for ...* (Publication No. 61570), Congressional Budget Office, <https://www.cbo.gov/publication/61570>

12 KFF, *Births Financed by Medicaid by Metropolitan Status* (2025), <https://www.kff.org/medicaid/state-indicator/births-financed-by-medicaid/?currentTimeframe=0&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D>.

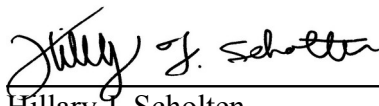
hospitals providing maternity services have already closed or terminated those services.¹³ We refuse to watch this happen without taking action.

We, Democratic Women’s Caucus, will make it loud and clear—women’s and families’ lives are not a topic to be discussed at a later date. The time is now. 78% of American adults want Congress to extend the ACA enhanced premium tax credits,¹⁴ and 83% of Americans view Medicaid favorably.¹⁵ We call on Republicans to act on their constituents’ wishes. That means Republicans must come to the negotiating table so we can reach a bipartisan agreement that preserves affordable health care for women and families and end the shutdown.

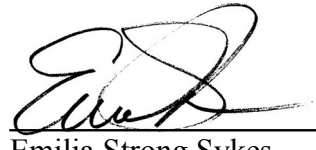
Sincerely,



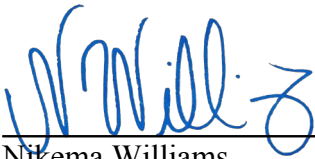
Teresa Leger Fernández
Chair
Democratic Women's Caucus



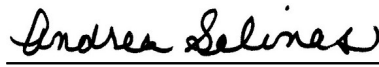
Hillary J. Scholten
Vice Chair
Democratic Women's Caucus



Emilia Strong Sykes
Vice Chair
Democratic Women's Caucus



Nikema Williams
Chief Whip
Democratic Women's Caucus



Andrea Salinas
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Caucus Liaison
Democratic Women's Caucus



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Communications Task Force
Democratic Women’s Caucus



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Democratic Women's Caucus



Joyce Beatty
National Leaders & Advocacy
Organizations Liaison
Democratic Women's Caucus




Debbie Dingell
Senate Liaison
Democratic Women's Caucus

13 Tanesha Mondestin, *Medicaid: A Lifeline for Women’s Health Across the Lifespan*, Georgetown University Center for Children and Families (June 30, 2025), <https://ccf.georgetown.edu/2025/06/30/medicaid-a-lifeline-for-womens-health-across-the-lifespan/>

14 Protect Our Care, *Hospital Crisis Watch: Senator Murphy and Protect Our Care Mark Grim Milestone of 500 Providers at Risk of Closing or Closed Due to GOP Health Care Crisis* (Oct. 7, 2025), <https://www.protectourcare.org/hospital-crisis-watch-senator-murphy-and-protect-our-care-mark-grim-milestone-of-500-providers-at-risk-of-closing-or-closed-due-to-gop-health-care-crisis/>

15 Becker’s Hospital Review, *25 Maternity Service Closures in 2025*, Becker’s Hospital Review, <https://www.beckershospitalreview.com/finance/7-maternity-service-closures-in-2025/>



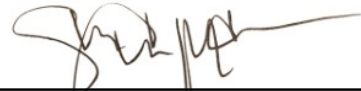
Sara Jacobs
Co-Chair

Member Services Task Force
Democratic Women's Caucus



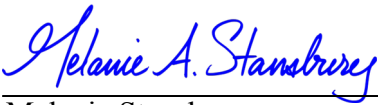
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Co-Chair

Reproductive Health Care
Task Force
Democratic Women's Caucus



Sheila Cherfilus-McCormick
Chair

Global Women's Issues Task
Force
Democratic Women's Caucus



Melanie Stansbury
Co-Chair

Member Services Task Force
Democratic Women's Caucus



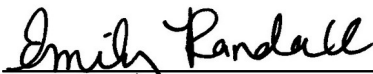
Lois Frankel
Chair Emerita

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Congressional Asian Pacific
American Caucus Liaison
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Communications Task Force
Democratic Women's Caucus



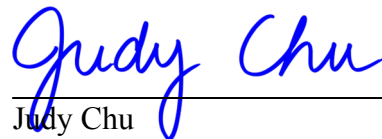
Deborah K. Ross
Co-Chair

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Democratic Women's Caucus



Chrissy Houlahan
Chair

Servicewomen, Women
Veterans, & Military Families
Task Force
Democratic Women's Caucus



Judy Chu
Co-Chair

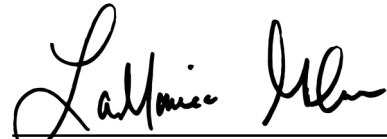
Reproductive Health Care
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Lucy McBath
Congressional Black Caucus
Liaison
Democratic Women's Caucus



Sydney Kamlager-Dove
Co-Chair
Policy Task Force
Democratic Women's Caucus



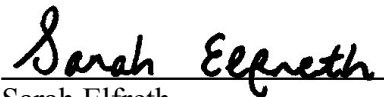
LaMonica McIver
New Member Liaison
Democratic Women's Caucus



Rashida Tlaib
Member of Congress



Becca Balint
Member of Congress



Sarah Elfreth
Member of Congress



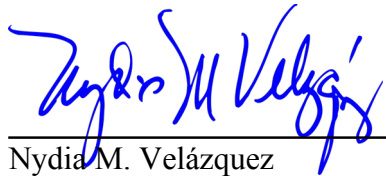
Julia Brownley
Member of Congress



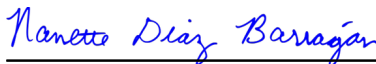
Frederica S. Wilson
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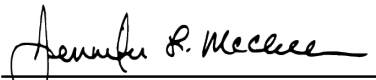
Doris Matsui
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Nydia M. Velázquez
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Jennifer L. McClellan
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Veronica Escobar
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Delia C. Ramirez
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Eleanor Holmes Norton
Member of Congress



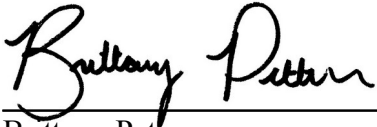
Nikki Budzinski
Member of Congress



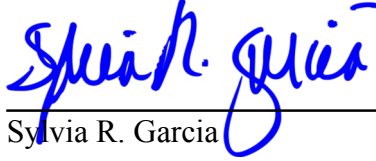
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Kathy Castor
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Member of Congress



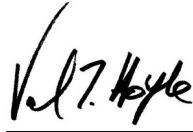
Sylvia R. Garcia
Member of Congress



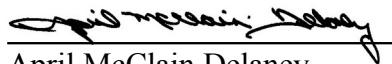
Valerie P. Foushee
Member of Congress



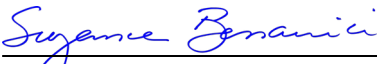
Maggie Goodlander
Member of Congress



Val Hoyle
Member of Congress



April McClain Delaney
Member of Congress



Suzanne Bonamici
Member of Congress



Dina Titus
Member of Congress



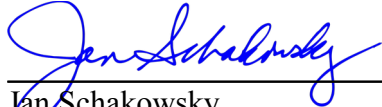
Luz M. Rivas
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Member of Congress



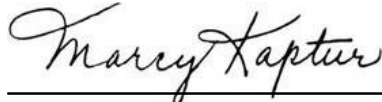
Jan Schakowsky
Member of Congress



Summer L. Lee
Member of Congress



Haley M. Stevens
Member of Congress



Marcy Kaptur
Member of Congress