

September 23, 2025

The Honorable Mike Johnson
Speaker of the House
United States House of Representatives
Washington, DC 20515

The Honorable John Thune
Majority Leader
United States Senate
Washington, DC 20510

The Honorable Hakeem Jeffries
Minority Leader
United States House of Representatives
Washington, DC 20515

The Honorable Chuck Schumer
Minority Leader
United States Senate
Washington, DC 20510

Dear Speaker Johnson, Leader Thune, Leader Jeffries, and Leader Schumer:

As you know, the enhanced premium health care tax credits will expire this year if Congress does not extend them. 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 mental health conditions and substance use disorders.

On behalf of the Mental Health Liaison Group (MHLG), a coalition of national organizations representing individuals and families experiencing mental health and substance use challenges, mental health and substance use treatment providers, advocates, and other stakeholders, we write to you to take swift and decisive action to extend the enhanced premium tax credits. **We urge you to pass an extension of the enhanced health care tax credits as part of the government funding that expires on September 30th.**

Mental health conditions and substance use disorders affect millions of Americans. Marketplace plans are required to cover mental health and substance use disorder services as essential health benefits, including psychotherapy, counseling, inpatient care, and substance use disorder treatment. These services have transformed lives and helped individuals and families access necessary care. If the tax credits expire, millions of Americans will see their health care premiums increase, putting at risk access to essential mental health and SUD care. Rural areas will be particularly hit, with a 90% increase in premiums, on average, in many rural areas.ⁱ This is an urgent issue affecting both the cost of living and patient health, requiring immediate action.

We respectfully urge you to extend the enhanced premium tax credits and ensure individuals and families have access to mental health and substance use disorder care. Doing so will preserve coverage for millions and reaffirm our nation's commitment to quality mental health and substance use disorder care.

Sincerely,

American Academy of Nursing
American Association for Marriage and Family Therapy
American Association for Psychoanalysis in Clinical Social Work
American Association of Child and Adolescent Psychiatry
American Association of Psychiatric Pharmacists
American Association on Health and Disability
American Psychiatric Association
American Psychological Association Services
Anxiety and Depression Association of America
Association for Behavioral Health and Wellness
Children and Adults with Attention-Deficit/Hyperactivity Disorder
Clinical Social Work Association
Fountain House
Global Alliance for Behavioral Health & Social Justice
Inseparable
International OCD Foundation
International Society of Psychiatric-Mental Health Nurses
Legal Action Center
Mental Health America
National Alliance on Mental Illness
National Association of County Behavioral Health and Developmental Disability Directors
National Association of Pediatric Nurse Practitioners
National Association for Behavioral Healthcare
National Association for Rural Mental Health
National Association of Social Workers
National Council for Mental Wellbeing
National Health Law Program
National League for Nursing
National Register of Health Service Psychologists
Network of Jewish Human Service Agencies
No Health Without Mental Health
Policy Center for Maternal Mental Health
Psychotherapy Action Network (PsiAN)
REDC Consortium
The Kennedy Forum
The National Alliance to Advance Adolescent Health
The Trevor Project

ⁱ https://www.kff.org/from-drew-altman/explaining-the-muddle-on-aca-tax-credits/?utm_source=chatgpt.com