Congress of the United States
Washington, DC 20515

December 4, 2025

The Honorable John R. Thune
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Chuck Schumer
Minority Leader
United States Senate
Washington, D.C. 20510

The Honorable Mike Johnson
Speaker of the House
U.S. House of Representatives
Washington, D.C. 20515

The Honorable Hakeem Jeffries
Minority Leader
U.S. House of Representatives
Washington, D.C. 20515

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

Please find attached "CommonGround 2025: A Bipartisan Health Care Framework," our proposal outlining an extension of health insurance premium savings for American families. It includes one year of enhanced Premium Tax Credits (ePTCs), with targeted modifications, and a second year of continued health insurance premium savings for American families. We urge you to consider it and to vote in both chambers on legislation reducing the cost of health insurance by December 18, 2025. For millions of Americans, as they have learned in notices during the current open enrollment period, their health insurance premiums are set to significantly increase in January 2026.

As Members committed to commonsense, bipartisan solutions that help lower costs for families, we respectfully request a meeting with you at your earliest convenience to discuss the attached plan and a constructive pathway forward in the U.S. House of Representatives and Senate.

Thank you for your consideration and for your leadership.

Sincerely,

Josh Gottheimer
Member of Congress

Jennifer Kiggans
Member of Congress

Adam Gray
Member of Congress

Vicente Gonzalez
Member of Congress

Darren Soto
Member of Congress

Jim Costa
Member of Congress

Josh Riley
Member of Congress

Susie Lee
Member of Congress

Juan Ciscomani
Member of Congress

María Elvira Salazar
Member of Congress

Michael Lawler
Member of Congress

Jefferson Van Drew
Member of Congress

Thomas H. Kean, Jr.
Member of Congress

Jeff Hurd
Member of Congress

Jared Golden
Member of Congress

Chris Pappas
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Ed Case
Member of Congress

Maggie Goodlander
Member of Congress

Sam T. Liccardo
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Greg Landsman
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David G. Valadao
Member of Congress

Ryan Mackenzie
Member of Congress

Carlos A. Gimenez
Member of Congress

Monica De La Cruz
Member of Congress

Rob Bresnahan, Jr.
Member of Congress

Don Bacon
Member of Congress

Jimmy Panetta
Member of Congress

Henry Cuellar
Member of Congress

Donald G. Davis
Member of Congress

Marie Gluesenkamp Perez
Member of Congress

Thomas R. Suozzi
Member of Congress

Kevin Kiley
Member of Congress

Nick LaLota
Member of Congress

Scott H. Peters
Member of Congress

Hillary J. Scholten
Member of Congress

Attachment

COMMONGROUND 2025
A BIPARTISAN HEALTH CARE FRAMEWORK

Top-line Summary.

Two-year extension of health insurance premium savings for American families — including a year of the enhanced Premium Tax Credits (ePTCs), with targeted modifications, to be voted on by December 18, 2025, in the U.S. Senate and House of Representatives.

Year One: An extension of the ePTCs, with targeted modifications.

- ***Extension of the ePTCs*** for enrollees earning less than 600% of the federal poverty level (FPL) and a phase out of the ePTCs for enrollees earning between 600% FPL and 1000% FPL.
- ***New guardrails to prevent "ghost beneficiaries" and crack down on fraud,*** including:
  - Implementing the Insurance Fraud Accountability Act to crack down on civil & criminal penalties for fraudulent agents / brokers;
  - Codifying part of CMS's marketplace integrity rule to remove bad actors from ACA marketplaces;
  - Directing ACA marketplaces to regularly confirm enrollee eligibility with the Death Master File; and,
  - Requiring marketplaces to better notify recipients of the amount of PTCs they are receiving from the federal government.
- ***Extension of open enrollment until March 19, 2026*****,** and requiring HHS to notify qualified individuals of the extension of open enrollment.
- ***PBM reform*** (provisions included in the bipartisan Continuing Resolution from December 2024 and featured in the PBM Reform Act and Bipartisan Health Care Act) which:
  - Bans "spread pricing" in Medicaid.
  - Reforms Medicare Part D by delinking PBM compensation from the cost of medications.
  - Promotes transparency for both employers and patients in their prescription drug plans.

Year Two: Continued health insurance premium savings, including more significant reforms, agreed upon and voted on in the U.S. Senate and House of Representatives by July 1, 2026.

Reforms for consideration:

- **Option for consideration:** ***Medicare physician fee schedule*** (from December 2024 CR).
  - Boosts the Medicare Physician Fee Schedule.
- **Option for consideration:** ***Hospital billing transparency.***
  - Requires hospitals to disclose prices, including negotiated rates and cash prices.
- **Option for consideration:** ***Give Kids A Chance Act*** (from December 2024 CR).
  - Accelerates pediatric cancer treatments and expands access to life-saving therapies for children battling rare diseases.
- **Option for consideration:** ***Elimination of zero-dollar premiums with minimum monthly payments, but with need-based hardship support for those who cannot afford this payment*****.**
- **Option for consideration:** ***HSA Accounts*** (Sen. Cassidy proposal).
  - Shifts funding that would have paid for the ePTCs to HSA accounts.

Potential Pay-fors.

- ***Anti-Fraud provisions*** of IFAA, HOPE Act: not yet scored, but substantial.
- ***PBM reforms*****:** as delineated in the December 2024 CR.