



October 10, 2025

Dear Member of Congress:

As Congress considers extending enhanced premium tax credits (PTCs) under the Affordable Care Act of 2010, we urge you to advance policy that truly honors life and dignity for all. The premium tax credits established by the ACA are an important tool for ensuring affordable access to health care for millions of Americans by lowering their premiums on the ACA marketplaces; but they also fund health insurance plans that cover elective abortion, in circumvention of the Hyde Amendment. The enhanced PTCs should be extended, but must not continue to fund plans that cover the destruction of human life, which is antithetical to authentic health care.

The right to life and the right to health care are both recognized and actively upheld by the Catholic Church, including through the Church's ministries of service to the vulnerable, including to mothers and babies in need. These rights are not in conflict but, on the contrary, necessarily support one another. Indeed, Pope Francis once reflected specifically to health care workers that "life is sacred and belongs to God; hence it is inviolable [...]. Life must be welcomed, protected, respected and served from its beginning to its end," and that "Your professionalism, sustained by Christian charity, will be the best service you can offer for the safeguarding of the truest human right, the right to life."¹

The U.S. bishops have many times enumerated five key principles for health care policy: it must respect human life and dignity, honor conscience rights, be accessible for all, be truly affordable, and be comprehensive and high-quality. A policy that serves these principles, and indeed all vulnerable people – born and preborn – would be to ensure that the enhanced PTCs are extended while taking the opportunity of extension finally to apply full Hyde Amendment protections to them, ensuring not only that government funding does not directly pay for the procuring of an abortion, but also that plans offered by health insurance companies on ACA exchanges cannot cover elective abortion.

Further, Congress should address and prohibit segregated abortion premium "surcharge" account surpluses under Section 1303 of the ACA from being used by states to create a slush fund for direct provision of elective abortion, as Maryland did this year.²

¹ Pope Francis, Message for the 28th World Day of the Sick, Rome, Jan. 3, 2020 (for Feb. 11, 2020), at https://www.vatican.va/content/francesco/en/messages/sick/documents/papa-francesco_20200103_giornata-malato.html.

² Md. S.B. 848, 2025 Reg. Sess. (ch. 436) (Md. 2025).



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It is unacceptable for any individual in this country to forgo receiving needed care because they cannot afford it. It is also unacceptable to compel taxpayers to subsidize plans that cover abortions. These issues should not be at odds with one another. We urge Congress to extend the enhanced PTCs while amending all PTCs to disallow their being used for plans that cover elective abortion.

We are dedicated to helping you advance these essential and inseparable principles.

Sincerely,

Most Reverend Borys Gudziak
Archbishop of Ukrainian Catholic Archeparchy of Philadelphia
Chairman, USCCB Committee on Domestic Justice and Human Development

Most Reverend Daniel E. Thomas
Bishop of Toledo
Chairman, USCCB Committee on Pro-Life Activities