

# 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.

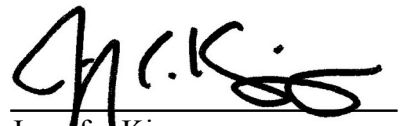
As Members committed to commonsense, bipartisan solutions that help lower costs for families, we respectfully request a meeting with you at your earliest convenience to discuss the attached plan and a constructive pathway forward in the U.S. House of Representatives and Senate.

Thank you for your consideration and for your leadership.

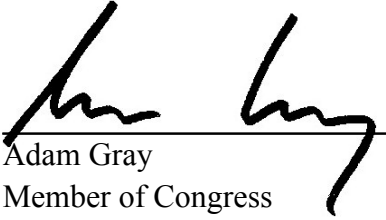
Sincerely,



Josh Gottheimer  
Member of Congress

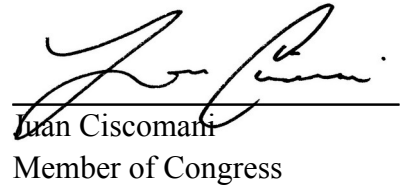


Jennifer Kiggans  
Member of Congress



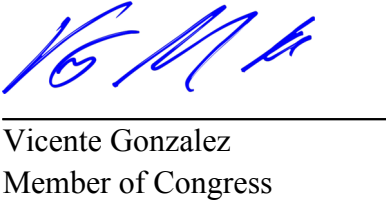
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Adam Gray  
Member of Congress



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Juan Ciscomani  
Member of Congress



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Vicente Gonzalez  
Member of Congress



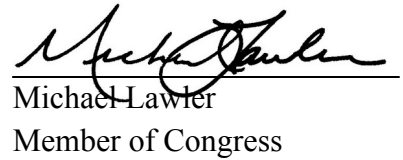
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Maria Elvira Salazar  
Member of Congress



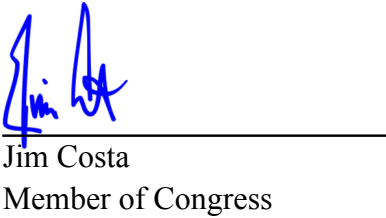
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Darren Soto  
Member of Congress



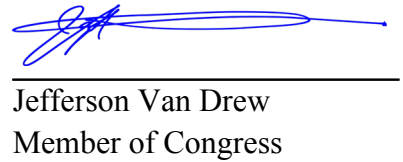
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Michael Lawler  
Member of Congress



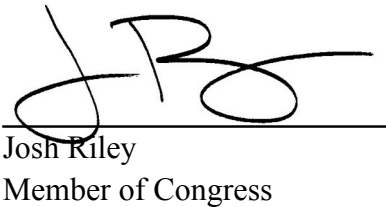
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Jim Costa  
Member of Congress



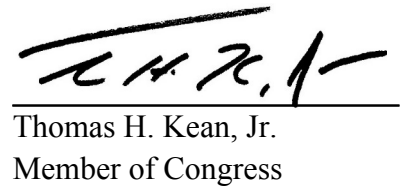
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Jefferson Van Drew  
Member of Congress



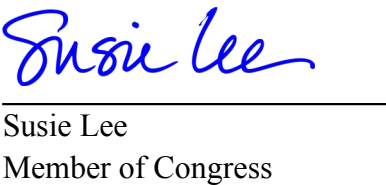
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Josh Riley  
Member of Congress



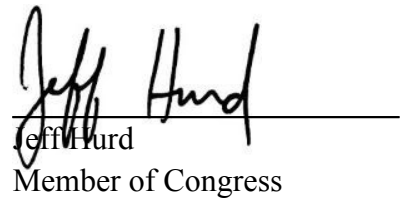
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Thomas H. Kean, Jr.  
Member of Congress



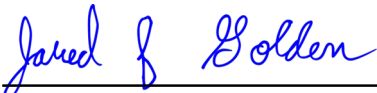
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Susie Lee  
Member of Congress



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Jeff Hurd  
Member of Congress



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Jared Golden  
Member of Congress



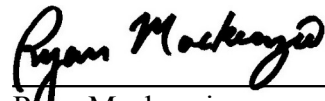
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David G. Valadao  
Member of Congress



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Chris Pappas  
Member of Congress



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Ryan Mackenzie  
Member of Congress



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Ed Case  
Member of Congress



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Carlos A. Gimenez  
Member of Congress



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Maggie Goodlander  
Member of Congress



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Monica De La Cruz  
Member of Congress



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Sam T. Liccardo  
Member of Congress



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Rob Bresnahan, Jr.  
Member of Congress



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Greg Landsman  
Member of Congress



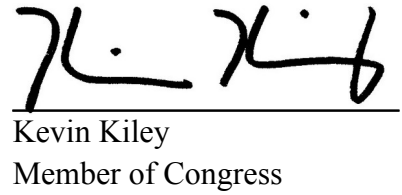
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Don Bacon  
Member of Congress



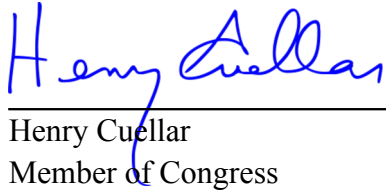
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Jimmy Panetta  
Member of Congress



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Kevin Kiley  
Member of Congress



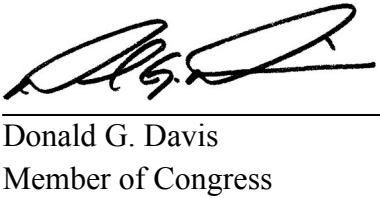
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Henry Cuellar  
Member of Congress



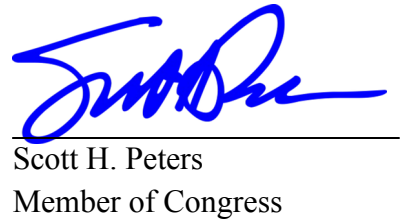
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Nick LaLota  
Member of Congress



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Donald G. Davis  
Member of Congress



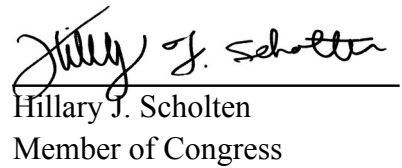
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Scott H. Peters  
Member of Congress



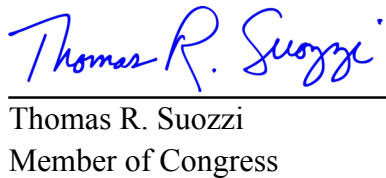
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Marie Gluesenkamp Perez  
Member of Congress



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Hillary J. Scholten  
Member of Congress



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Thomas R. Suozzi  
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.