



December 3, 2025

The Honorable Mike Crapo
Chairman
U.S. Senate Committee on Finance
United States Senate
Washington, DC 20510

The Honorable Ron Wyden
Ranking Member
U.S. Senate Committee on Finance
United States Senate
Washington, DC 20510

Dear Chairman Crapo and Ranking Member Wyden:

The Association for Behavioral Health and Wellness (ABHW) appreciates the Committee's support and leadership on addressing mental health (MH) and substance use disorder (SUD) issues. We thank the Committee for the opportunity to submit a statement for the record regarding the Committee's hearing on November 19, 2025, titled "*The Rising Cost of Health Care: Considering Meaningful Solutions for all Americans*." We look forward to working closely together on our shared goal to improve access to health care, especially MH and SUD treatment.

ABHW is the national voice for payers managing behavioral health insurance benefits. Our member companies provide coverage to 200 million people in both the public and private sectors to treat mental health (MH), substance use disorders (SUDs), and other behaviors that impact health and wellness. Our organization aims to increase access, drive integration, support prevention, raise awareness, reduce stigma, and advance evidence-based treatment and quality outcomes. Furthermore, our policy work aims to ensure that physical and behavioral health care is integrated and coordinated. ABHW is committed to ensuring better outcomes for whole-person care for all individuals and communities. We believe access to comprehensive, evidence-based MH and SUD services is critical to enhancing patients' health and overall well-being.

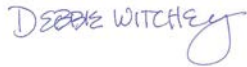
As you are aware, the enhanced premium health care tax credits are set to expire at the end of this year. These tax credits lower the monthly premiums for individuals and families who buy coverage in the state and federal Marketplaces. They have also been a lifeline for millions of Americans, making health insurance more affordable and accessible—especially for individuals and families managing MH conditions and SUDs.

Over one-third of marketplace enrollees have a recorded MH diagnosis.ⁱ Individuals with behavioral health conditions are disproportionately represented in the income ranges eligible for tax credits, and many rely on EPTCs to receive coverage from Qualified Health Plans (QHPs).^{ii iii} These tax credits assist with coverage of quality behavioral health treatments, including psychotherapy and counseling, inpatient services, and SUD treatment. Unless Congress acts by December 31, 2025, EPTCs will expire, resulting in the loss of coverage for millions of Americans. Without an extension, the cost of living and patient health will also be impacted. Rolling back these subsidies, especially without another solution, puts care out of reach for

millions, especially those already with an MH diagnosis or SUD. **We urge Congress to pass an extension of the enhanced health care tax credits before December 31, 2025.**

Thank you for the opportunity to provide feedback on this critical issue. We look forward to working with the Committee on addressing these concerns and ensuring people with MH conditions and SUDs have access to quality care. If you have any questions or would like to discuss further with ABHW, please contact Maeghan Gilmore, Vice President of Government Affairs, at gilmore@abhw.org.

Sincerely,

A handwritten signature in blue ink that reads "DEBBIE WITCHHEY". The signature is written in a cursive, slightly stylized font.

Debbie Witchey, MHA
President and CEO

ⁱ <https://www.kff.org/affordable-care-act/how-might-changes-to-the-aca-marketplace-impact-enrollees-with-mental-health-conditions/>

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ⁱⁱⁱ <https://www.kff.org/affordable-care-act/inflation-reduction-act-health-insurance-subsidies-what-is-their-impact-and-what-would-happen-if-they-expire/>