

**Congress of the United States**  
**Washington, DC 20515**

June 16, 2025

The Honorable Rick Scott  
United States Senator  
110 Hart Senate Office Building  
Washington, D.C. 20510

The Honorable Ashley Moody  
United States Senator  
SR-387 Russell Senate Office Building  
Washington, D.C. 20510

RE: Reconciliation Budget Inflicts Outsized Harm to Floridians – Urge Opposition to House Republican Budget Bill

Dear Senators Scott and Moody:

As fellow members of the Florida delegation, we strongly urge you to oppose the House-passed reconciliation bill that will strip health coverage away from 16 million Americans and raise the cost of health care overall to provide massive tax breaks to billionaires. Importantly, **the House Republican budget bill will hurt the State of Florida, our families and providers more than any other state. We urge you to stand up for Floridians and oppose the bill that inflicts outsized harm on the State of Florida.**

Florida families value and appreciate affordable health coverage. Over 4.7 million Floridians selected an affordable marketplace plan for 2025—*almost one-fifth of the nation's 24.2 million enrollees*. Thanks to the Affordable Care Act (ACA), individuals cannot be discriminated against for a pre-existing condition and cannot be dropped by their health insurance company. Florida's uninsurance rate has fallen by nearly 10%, and approximately 1 out of 3 Floridians (6.725 million) have enrolled in an ACA marketplace plan since 2014, more than any other state.<sup>[1]</sup> As a reflection of our entrepreneurial state, 31% of Florida marketplace enrollees are self-employed or small business owners, and nearly 9 out of 10 of those individuals receive premium tax credits.<sup>[2]</sup> The House Republican budget bill would make ACA coverage much more expensive, drive up premiums and hurt family budgets at a time they are grappling with rising costs. Therefore, we urge you to stand up for Florida families and their pocketbooks and oppose the House Republican budget bill.

If the Senate adopts the bill and takes no action to extend the enhanced ACA premium tax credits, Florida families will be hit hard – over 4 million families will be faced with much higher copayments and premiums. For example, a 60-year-old Florida couple making \$82,000

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<sup>[1]</sup> <https://home.treasury.gov/system/files/131/People-Enrolled-ACA-Mkt-Coverage-2014-24-09032024.pdf>

<sup>[2]</sup> <https://home.treasury.gov/system/files/131/ACA-Mkt-Coverage-Self-Employed-Small-Business-Owners-09232024.pdf>

would see their annual premiums increase from \$6,790 to over \$26,248.<sup>[3]</sup> These added costs will outweigh any tax savings for working families. Similarly, a Florida family of four earning \$64,000 per year would see their ACA premiums increase by \$2,571, but estimates show a Florida family of four with similar earnings would only benefit from \$1,476 in tax breaks.<sup>[4]</sup> This would leave that family with \$1,095 less in their pocketbooks at a time when the cost of living is soaring.

Along with not extending the essential ACA enhanced premium tax credits, the bill includes many other provisions designed to make it more difficult for individuals to find and keep marketplace coverage - an unnecessary bureaucratic squeeze with cruel results for Floridians. This includes more burdensome paperwork requirements, fewer and shorter enrollment periods, financing changes to cost-sharing reductions and nuisance fees—all provisions whose only effect is to increase the number of people without insurance.<sup>[5]</sup> The paperwork requirements will be costly for the state to administer, add millions of hours of bureaucracy to the process and lead to individuals being wrongfully terminated, as we saw during Florida’s grim Medicaid redetermination period. According to President Trump’s own analysis, “coverage losses are expected to be concentrated in nine States,” including Florida.<sup>[6]</sup> **Florida, which has the nation’s highest marketplace enrollment, is expected to have an estimated 1.86 million people lose their ACA and Medicaid coverage, over one-tenth of the 16 million individuals expected to lose their coverage nationwide.**<sup>[7]</sup>

We have also heard from hospitals, nursing homes and other health care providers in our districts about the harm that would come from the changes to State-Directed Payments and provider financing. These payments are a lifeline for hospitals that treat a high volume of Medicaid managed care beneficiaries, particularly in a state like Florida that reimburses Medicaid providers at 48 cents for every dollar spent providing care. These initiatives help address the shortfall and bridge the gap for entities operating on razor thin margins. Florida hospitals are currently operating at a shortfall of about \$3.67 billion, but without these initiatives, the shortfall would grow to \$5.7 billion. The House Republican budget bill would hamstring states and take away an important tool for safety-net providers to care for their patients. Reduced federal Medicaid dollars would also blow a hole in the State of Florida’s budget, leaving the state to make tough decisions about cutting essential but optional benefits like home- and community-based services and mental health care; lowering provider reimbursement rates, exacerbating

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<sup>[3]</sup> <https://www.cbpp.org/research/health/premium-tax-credit-improvements-must-be-extended-to-prevent-steep-rise-in-health>

<sup>[4]</sup> [https://waysandmeans.house.gov/wp-content/uploads/2025/05/FL\\_State-Tax-Hike-One-Pager.pdf](https://waysandmeans.house.gov/wp-content/uploads/2025/05/FL_State-Tax-Hike-One-Pager.pdf)

<sup>[5]</sup> <https://www.brookings.edu/articles/understanding-marketplace-silver-loading/>

<sup>[6]</sup> <https://www.federalregister.gov/documents/2025/03/19/2025-04083/patient-protection-and-affordable-care-act-marketplace-integrity-and-affordability>

<sup>[7]</sup> <https://www.jec.senate.gov/public/index.cfm/democrats/press-releases?ID=586C9ADA-84B9-4890-8E52-5DC7F01D6CB0>

workforce shortages and leading to rural hospital closures; and/or stripping people from their health coverage.

The Big Ugly bill includes many other harmful provisions that would slash food assistance benefits, increase energy prices and utility bills, and make college less affordable for Floridians.<sup>[8]</sup> It is fiscally irresponsible and morally wrong - and adds over \$2.4 trillion to the nation's deficits over the next decade as the GOP turns a blind eye to a balanced budget for decades to come. That's shameful and will drive higher inflation and widespread economic harm - all because House Republicans aim to give major tax breaks to the wealthy and the well-connected. The health care provisions, however, will especially hurt Floridians more than the citizens of any other state. A healthy and productive America depends upon healthy access to affordable care at the right time, in the right place, and by the right provider for everyone. We urge you to oppose the House Republican budget bill and instead work on advancing policies that will benefit Floridians' health, quality of life and pocketbooks.

Sincerely,



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Kathy Castor  
MEMBER OF CONGRESS



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Lois Frankel  
MEMBER OF CONGRESS



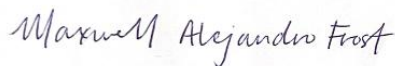
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Debbie Wasserman Schultz  
MEMBER OF CONGRESS



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Darren Soto  
MEMBER OF CONGRESS



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Maxwell Alejandro Frost  
MEMBER OF CONGRESS



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Sheila Cherfilus-McCormick  
MEMBER OF CONGRESS

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<sup>[8]</sup> [https://www.cbpp.org/research/state-budget-and-tax/house-republicans-extreme-budget-plan-fails-families-children-and#pick\\_state=1&state=FL](https://www.cbpp.org/research/state-budget-and-tax/house-republicans-extreme-budget-plan-fails-families-children-and#pick_state=1&state=FL)

*Frederica S. Wilson*

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Frederica S. Wilson  
MEMBER OF CONGRESS