
Constituent Letter Submission - Extending health care premium tax credits (PTCs)

1 message


To: langworthywatch@gmail.com

Wed, Jan 14, 2026 at 7:18 PM

Thank you for contacting me to express your support for extending health care premium tax credits (PTCs). I appreciate the opportunity to respond.

As you know, PTCs were created as part of the Affordable Care Act to aid families whose income is between 100% and 400% of the Federal Poverty Line (FPL) to purchase private health insurance. When the American Rescue Plan Act was signed into law, the PTC was extended for individuals with incomes above four times the FPL and it was increased for those below 400%. This expansion was scheduled to expire in 2023 but was extended via the Inflation Reduction Act until the end of 2025.

I share your concerns regarding the availability and costs of health insurance. The Southern Tier is currently medically underserved, and I am committed to using my time in Congress to change this, delivering access to high quality care across rural New York. Presently, health insurance rates in New York are among the highest in the nation and have increased 9.7% on average last year, leading to an extensive cost burden for many families. What's worse is that these higher rates have not led to better care, with New York being ranked among the last in the nation in terms of hospital safety and in the middle for nursing homes and long-term care.

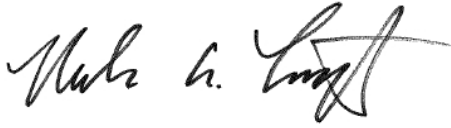
Furthermore, I understand the need to ensure that the tax code works for every day, working-class Americans. That's why I was proud to support the Working Families Tax Cuts Plan (H.R.1) when this legislation passed the House on July 3, 2025. This landmark legislation reauthorizes the Tax Cuts and Jobs Act of 2017, preventing a tax hike on working families, and eliminates taxes on overtime and tips, putting more take-home pay in the pockets of hardworking Americans. H.R. 1 also expands the Child Tax Credit and the Standard Deduction, and makes the 20% Pass-Through Deduction for small businesses permanent—providing lasting support for Main Street employers. Additionally, it quadruples the cap on the State and Local Tax Deduction (SALT) from \$10,000 to \$40,000, delivering meaningful relief for taxpayers in high-cost states like New York.

Rest assured that should Congress consider any legislation regarding the PTC or further measures to reduce healthcare costs for everyday Americans, I will keep your thoughts in mind.

Once again, thank you for contacting me about this important issue. Please do not hesitate to reach out

with any additional questions, comments, or concerns. My door is always open, and I am honored to serve Western New York and the Southern Tier in Washington.

Sincerely,

A handwritten signature in black ink, appearing to read "Nick A. Langworthy". The signature is fluid and cursive, with a large, stylized "L" at the end.

Rep. Nicholas A. Langworthy
Member of Congress