

United States Senate

WASHINGTON, DC 20510

October 27, 2025

Mehmet Oz
Administrator
Centers for Medicare & Medicaid Services
7500 Security Boulevard
Baltimore, MD 21244

Dear Administrator Oz,

As families across the country struggle to afford housing, food, and other basic needs because of Trump's flailing economy, millions of Americans who buy their own insurance on [Healthcare.gov](https://www.healthcare.gov) are unaware of the catastrophic premium hikes barreling towards them. Not only that, the Trump administration has now failed to open early window-shopping the week before open enrollment begins. We write to demand that the Centers for Medicare & Medicaid Services (CMS) immediately launch window-shopping ahead of the 2026 Affordable Care Act (ACA) Marketplace Open Enrollment beginning on November 1. Now more than ever, working families need to understand the consequences of Republicans' choice to hand historic tax cuts to billionaires and wealthy corporations while leaving people who buy their own health insurance to fend for themselves.

For each of the past eight years, CMS has launched ACA window-shopping on either October 25 or October 26, providing working people with about one week to preview their health coverage options and review detailed information about available plans and pricing ahead of Open Enrollment. Republican and Democratic administrations have ensured that consumers have the opportunity to review their plan options before open enrollment begins. This Administration has no reason to delay giving Americans this vital information.

As a result of Congressional Republicans' inaction, enhanced premium tax credits are set to expire, causing premiums to more than double on average in 2026.¹ Window-shopping is more important than ever before; the 24 million people who buy insurance on the ACA Marketplace need as much time and information as possible to understand and prepare for these significant premium increases.

Despite the U.S. Department of Health and Human Services' commitment to 'radical transparency,' CMS has made it harder for people to get information at this crucial time. Guidance issued in July² allowed insurance companies to omit premium numbers and tax credit information from the notices they are required to send to enrollees ahead of Open Enrollment. CMS also allowed insurance plans to delay sending information to their enrollees. Many insurance companies have taken advantage of this so-called flexibility, leaving their enrollees in the dark. Millions of Americans have still not received *any* information from their insurance plan, or from CMS, about the biggest premium hike in history.³

The over 24 million Americans relying on the ACA Marketplace for health coverage need clear information from CMS and their health insurance plans, and they need it now. We urge you to launch window-shopping immediately and deliver the transparency American families deserve ahead of Open Enrollment on November 1.

¹<https://www.kff.org/affordable-care-act/aca-marketplace-premium-payments-would-more-than-double-on-average-next-year-if-enhanced-premium-tax-credits-expire/>

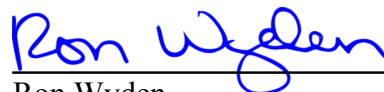
² <https://www.cms.gov/files/document/enforcement-safe-harbors-guidance-py2026letterheadfinal-revised.pdf>

³ <https://tcf.org/content/commentary/allowing-aca-tax-credits-to-expire-would-mean-the-biggest-premium-price-hike-in-history/>

Sincerely,



Charles E. Schumer
United States Senator



Ron Wyden
United States Senator
Ranking Member, Committee
on Finance



Bernard Sanders
United States Senator



Lisa Blunt Rochester
United States Senator



Amy Klobuchar
United States Senator



Richard Blumenthal
United States Senator



Tammy Baldwin
United States Senator



Kirsten Gillibrand
United States Senator



Angela D. Alsobrooks
United States Senator



Cory A. Booker
United States Senator



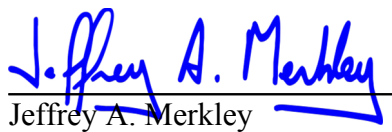
Adam B. Schiff
United States Senator



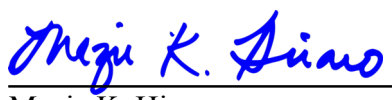
Chris Van Hollen
United States Senator

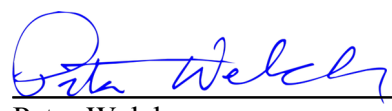

Jacky Rosen
United States Senator


Elissa Slotkin
United States Senator

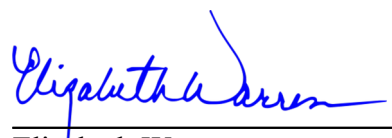

Jeffrey A. Merkley
United States Senator

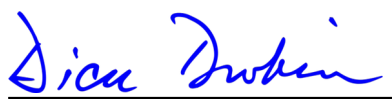

Sheldon Whitehouse
United States Senator

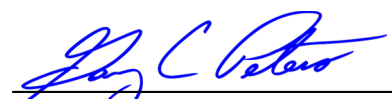

Mazie K. Hirono
United States Senator


Peter Welch
United States Senator

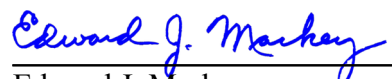

Andy Kim
United States Senator


Elizabeth Warren
United States Senator

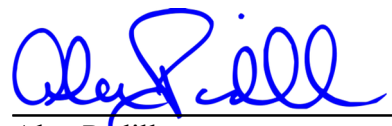

Richard J. Durbin
United States Senator

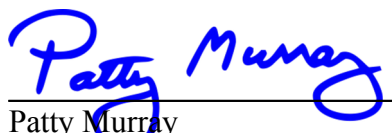

Gary C. Peters
United States Senator


Ruben Gallego
United States Senator


Edward J. Markey
United States Senator


Jack Reed
United States Senator


Alex Padilla
United States Senator



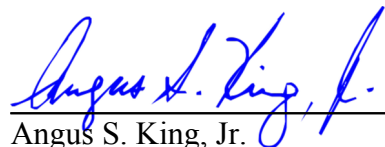
Patty Murray
United States Senator



Tina Smith
United States Senator



Raphael Warnock
United States Senator



Angus S. King, Jr.
United States Senator