

# CCHF Chooses Sides on Senate ACA Subsidy Debate

*Letter Sent to John Thune, U.S. Senator Majority Leader, urging HSAs over renewed ACA subsidies*

ST PAUL, MN, UNITED STATES, January 14, 2026 /EINPresswire.com/ -- Citizens' Council for Health Freedom (CCHF) [sent a letter on Jan. 13, 2026, to U.S. Senate Majority Leader John Thune](#) regarding divisive ongoing Senate negotiations on controversial ACA-related health legislation. The letter urges Senator Thune to reject calls to reinstate the expansion of taxpayer-funded Covid-era Affordable Care Act (ACA) premium tax credit subsidies and to ensure that any bipartisan health agreement includes broad expansion of Health Savings Accounts (HSAs) for all Americans.

The letter is in response to comments by U.S. Senator Thune on Jan. 6, 2026, regarding key elements needed for a bipartisan health deal that addresses the rapid rise of health plan premiums following the expiration of enhanced ACA premium tax credits on December 31, 2025.



CCHF warned that reinstating expanded premium tax credits would increase taxpayer costs and further entrench government-directed health care through subsidy expansion. The organization also noted that the federal credits are paid directly to health plans rather than individuals, allowing plans to limit access to medical care by denying payment.

"Congress should not reintroduce the enhanced premium tax credits," said Twila Brase, RN, PHN, co-founder and president of CCHF. "These subsidies increase federal spending, shift financial burdens onto taxpayers already burdened by the cost of their own coverage, and accelerate a system of government-run health care."

In the letter, CCHF also urged Majority Leader Thune to make HSAs a central component of any legislation, without limiting eligibility to specific ACA populations.

"Health Savings Accounts put health care dollars under patient control," said Brase. "Expanding HSAs gives individuals flexibility, transparency, and ownership, regardless of where they work or how they are insured."

CCHF cited prior legislation introduced by Congressman Chip Roy (R-TX) to expand HSAs and delink them from high-deductible health plans, allowing broader participation, including by uninsured individuals and citizens without employer-sponsored coverage. The letter also referenced statements by President Trump and other lawmakers who support the deposit of funds directly into HSAs as part of broader reform efforts.

CCHF's letter was copied to U.S. Senators Bill Cassidy, chair of the Senate Committee on Health, Education, Labor and Pensions; Mike Crapo, chair of the Senate Committee on Finance; and Bernie Moreno, member of the Senate Committee on the Budget.

For more information or to schedule an interview with Twila Brase, contact Alexandra de Scheel at [media@cchfreedom.org](mailto:media@cchfreedom.org).

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About Citizens' Council for Health Freedom:

Since 1998, CCHF has existed to protect patient and doctor freedom. As a national, independent, non-partisan, non-profit health freedom organization, CCHF maintains a patient-centered, privacy-focused, free-market perspective. For more information, visit: [www.cchfreedom.org](http://www.cchfreedom.org).

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