

Congress of the United States

Washington, DC 20515

November 6, 2025

Keven Patchett
Director
Virginia Health Benefit Exchange
State Corporation Commission
P.O. Box 1197
Richmond, Virginia 23218

Dear Director Patchett:

We write to request an extension of the 2025-2026 Open Enrollment period to enroll in health insurance through Virginia's Insurance Marketplace. In light of significant cost uncertainties facing Virginians, who will be left with difficult decisions about whether to begin, continue, or change their health insurance, we ask that you extend the period through May 1, 2026. Doing so will give Virginians additional time and flexibility to select plans that best fit their needs.

For Plan Year 2025, 388,856 Virginians enrolled in plans through the Virginians Insurance Marketplace.¹ Of those, 335,255, more than 86%, received an Advance Premium Tax Credit (APTC) that reduced the cost of their monthly premiums.² However, enhancements to those tax credits will expire at the end of 2025, less than a month before Open Enrollment is scheduled to end. Those enhancements provide significant savings for Virginians, create an exceptional need for more time to make consequential decisions. Last year, the enhanced APTCs reduced monthly premiums in the Commonwealth from \$489 to \$135, saving the average buyer more than \$4,000 annually.³ Without those savings, net premiums could rise by 30-50% on average.⁴

We thank you for your consistent attention to this issue. In General Assembly testimony earlier this year, you estimated that 100,000 Virginians could go uninsured when the enhanced tax credits expire.⁵ That coverage loss would be devastating for not only the Virginians forced to choose between healthcare and other basic necessities, but also an acute shock to the rest of the Commonwealth's health insurance ecosystem which will be left with an insurance pool that is smaller and sicker than before.

We therefore ask that you extend the Open Enrollment period through May 1, 2026, to allow Virginians to see their final incomes and tax bills and make final health insurance decisions with a complete understanding of their financial situations. Given the precedent for Open Enrollment

¹ [Open Enrollment Metrics for Plan Year 2025 | Virginia's Insurance Marketplace](#)

² [Open Enrollment Metrics for Plan Year 2025 | Virginia's Insurance Marketplace](#)

³ [Marketplace Average Premiums and Average Advanced Premium Tax Credit \(APTC\): Open Enrollment 2025 | KFF](#)

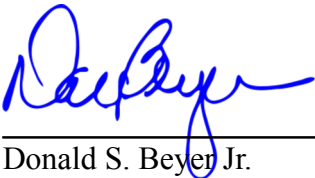
⁴ [Virginia Health Benefit Exchange Presentation | Director Keven B. Patchett](#)

⁵ [Virginia Health Benefit Exchange Presentation | Director Keven B. Patchett](#)

extensions in Virginia,⁶ we believe that this is a necessary step to give Virginians more time and information to make exceptionally consequential healthcare decisions.

We thank you for your response to this request, as well as your ongoing attention to this important issue. For any questions, please reach out to carter.forinash@mail.house.gov in Rep. Beyer's office.

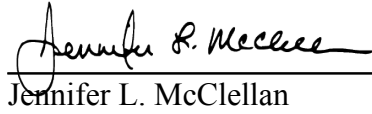
Sincerely,



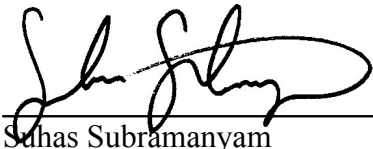
Donald S. Beyer Jr.
Member of Congress



Robert C. "Bobby" Scott
Member of Congress



Jennifer L. McClellan
Member of Congress



Suhas Subramanyam
Member of Congress



Eugene Simon Vindman
Member of Congress



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⁶ [Virginia's deadline for health insurance extended by 1 week | VPM](#)