

TIMELINE: SENATOR MURRAY ON ACA TAX CREDITS

Senator Murray played a critical role in passing the *Affordable Care Act* (ACA) enhanced premium tax credits into law in the *American Rescue Plan Act* in 2021 and extending them in the *Inflation Reduction Act* in 2022. Since then, she has called on Republicans to extend the enhanced premium tax credits dozens of times, calling attention to the tax credit cliff and how millions of Americans will see their health care costs jump dramatically if Republicans don't work with Democrats on an extension.

A non-exhaustive timeline of key moments:

- [March 11, 2021](#) - The *American Rescue Plan Act* is signed into law; Senator Murray plays a key role in negotiating the health care provisions of the legislation, which includes new *Affordable Care Act* (ACA) enhanced premium tax credits to dramatically reduce premium costs for Americans who buy health insurance through the exchanges.
- [August 16, 2022](#) - The *Inflation Reduction Act* is signed into law; among many other things, the legislation extends the ACA enhanced premium tax credits through December 2025.
- [March 21, 2024](#) - At a press conference with Senate and House leaders to highlight record-breaking ACA enrollment, Murray highlights how Democrats made health care more affordable with the *Inflation Reduction Act* while Republicans double down on ACA repeal.
- [March 21, 2024](#) - Murray and Senate Democrats tout record-breaking ACA enrollment—boosted by the ACA tax credits—ahead of the 14th anniversary of the ACA.
- [October 31, 2024](#) - Murray states: “Millions of families are saving thousands of dollars on their health insurance thanks to tax credits that Democrats passed—and every Republican voted against. These credits expire at the end of 2025. We need a Democratic Senate majority to extend them and save families money.”
- [January 9, 2025](#) - Murray joins her colleagues in reintroducing the *Health Care Affordability Act* to make the ACA tax credits permanent, saying: “On average, these tax credits are saving families over \$800 a year. But unless Congress takes action, the health care tax credits will expire at the end of this year. Renewing these tax credits is a big deal for patients, and if Republicans, who never wanted them in the first place, get their way and let them expire, it will be a big problem—an \$800-a-year problem, saddled onto struggling working families who can least afford it.”

- [January 25, 2025](#) - Murray states: *“Trump and Republicans are STILL hell-bent on rolling back the Affordable Care Act. This time, they're proposing cutting tax credits and other programs that help millions of patients afford health care so they can pay for tax cuts for billionaires.”*
- [February 19, 2025](#) - At a press conference with Senate Democrats on Republicans’ plans to slash Medicaid to pay for tax cuts for billionaires, Murray warns about the ACA tax credit cliff: *“It’s bad enough that they are ignoring the health care cliff coming this year—because remember, right now, we have millions of people, saving thousands of dollars a year on health care because of the tax credits that Democrats passed. Have Republicans said a peep about extending that aid with their own signature bill? Of course not. They are perfectly content to let help for working families expire and let health care costs skyrocket. But the second a multi-billionaire like Elon Musk is at risk of losing a cent in tax breaks, Republicans, apparently, will move heaven and earth.”*
- [May 14, 2025](#) - At a press conference on Republicans’ reconciliation bill, Murray calls out Republicans for refusing to lift a finger to save the tax credits: *“And while they are moving heaven and earth to extend tax cuts for the richest people on the planet, they are not so much as lifting a finger to save the health plan tax credits for working families, something that will push yet another 4 million people off their insurance.”*
- [May 27, 2025](#) - At a press conference in Seattle on House Republicans’ reconciliation bill, Murray sounds the alarm on the tax credits: *“In Washington state, we are looking at: at least 194,000 people losing their Apple Health coverage under this bill. And that number rises to a quarter of a million people in our state getting kicked off their health care if you include all the ways Republicans are sabotaging the ACA in this bill and letting important health care tax credits for middle class families expire.”*
- [June 5, 2025](#) - While hosting a virtual press conference on the Republican reconciliation bill, Murray warns: *“Republicans are refusing to extend critical tax credits that lower people’s health insurance premiums—which will make another 4.2 million people lose coverage. And that will raise costs for everyone.”*
- [June 13, 2025](#) - At an event in Seattle with constituents, Murray calls out Republicans for refusing to talk about extending the ACA tax credits as part of their reconciliation bill: *“When it comes to health care tax credits Democrats passed for everyday Americans, when it comes to extending relief that is saving millions of families thousands of dollars a year? Crickets. Republicans simply can’t be bothered.”*
- [July 18, 2025](#) - On a virtual press conference with Washington state hospital CEOs, Murray sounds the alarm on the looming expiration of the tax credits, saying: *“As many as 150,000 more are going to be priced out of our state’s health care exchange because Republicans outright refused to extend important*

tax credits that lower the cost of health care for middle-class families and small business owners.”

- [July 29, 2025](#) - Murray rails against the Republican reconciliation bill on the Senate floor, pointing out: *“There is nothing—a big, fat zero—when it comes to renewing the tax credits Democrats passed to lower your health care costs. That’s right—while Republicans are showering their billionaire donors in new tax breaks, they will not lift a finger to extend health care tax credits that are saving millions of families thousands of dollars a year on health coverage.”*
- [July 30, 2025](#) - Murray joins Senate Democrats in introducing legislation to repeal the enormous health care cuts in Republicans’ partisan reconciliation bill and permanently extend the ACA tax credits, saying: *“It is not too late for the Republicans to reverse course and save healthcare for millions.”*
- [July 30, 2025](#) - Murray hosts a press conference with Washington Health Benefit Exchange CEO Ingrid Ulrey to call on Republicans to extend the ACA tax credits, warning health care premiums will spike for millions if the tax credits expire.
- [August 6, 2025](#) - At a press conference in the Tri-Cities, WA, Murray calls on Republicans to extend the ACA tax credits: *“I’ve introduced legislation with my colleagues to reverse the painful cuts to Medicaid—and I’m also working to extend the ACA health care tax credits. Republicans either need to work with us to fix this, or they are going to be held accountable.”*
- [August 7, 2025](#) - At a roundtable on health care in Walla Walla, WA, Murray said *“We are here because Eastern Washington is going to get hit especially hard by this... This is an area with lots of families who benefit from health care tax credits,”* and spoke about how she’s working to extend them.
- [September 3, 2025](#) - At a Senate Democratic leadership press conference, Murray calls on Republicans to work with Democrats to stop health care premiums from skyrocketing: *“Will Republicans work with us to stop the health care premiums from skyrocketing this fall for millions of Americans? So far, Republicans have refused to lift a finger to extend the tax credits and save families from massive new health care costs. For many, higher premiums will mean cuts to the family budget. For others, it will mean giving up their health insurance entirely. That is wrong. Republicans are choosing right now to let that happen. They could easily extend that policy and stop premiums from spiking — Democrats have already written the bill to do just that.”*
- [September 10, 2025](#) - In response to the news that marketplace insurers had been approved for a 21% rate hike on average, Murray says in part: *“Republicans made a choice a few months ago: they decided to shovel trillions of dollars at the richest people in the world, while doing jack-squat for the millions of families who rely on health care tax credits that expire this year. This latest announcement of a brutal 21 percent average rate hike for health insurers in Washington state just goes to show that if Republicans continue to refuse to*

work with Democrats to extend these tax credits, working families will quite literally pay the price. If we are going to avert disaster and stop the largest health insurance price increases in years, then Republicans need to do the right thing and work with Democrats to extend these tax credits for working families.”

- [September 17, 2025](#) - In a speech on the Senate floor, Murray underscores the importance of extending the ACA health care tax credit, saying: *“I am fighting to undo damaging Medicaid cuts Republicans passed, and to extend the health care tax credits that are helping millions of families afford coverage right now.”*
- [September 30, 2025](#) - At a Senate Democratic leadership press conference, Murray calls out Republicans for refusing to work with Democrats to save health care, saying: *“Here are the facts: health care rates are being set right now. Open enrollment is weeks away... American citizens are about to see their premiums skyrocket... [Trump] is choosing to shut down the government rather than work with Democrats to fix the health care crisis Republicans created.”*
- [September 30, 2025](#) - Speaking on the Senate floor before votes on dueling proposals to fund the government, Murray hammers the urgency of the situation, making clear: *“American citizens across the country are starting to get letters warning their premiums are set to double! Hospitals are already closing or laying off staff. And not for no reason in particular—this health care crisis is happening explicitly because of Republican policy decisions. Instead of talking with us about addressing health care from the start, Republicans decided to pass a partisan CR. And they decided they would do nothing about the fact that health care premiums are about to skyrocket. They decided they preferred a shutdown because they don’t want to act in time to prevent families from paying dearly with exploding health care costs.”*
- [September 30, 2025](#) - Murray speaks alongside Senate Democratic leadership after failed votes on Republicans’ partisan CR and Democrats’ bill to fund the government and address the health care crisis, saying: *“We have been calling for Republicans to work with us to keep the government funded, to address the health care crisis they created, and to stop people’s premiums from skyrocketing. Republicans haven’t just stuck their heads in the sand, they’ve outright refused to get serious about a solution. Well, health care rates for next year are being finalized right now. Rate hikes will be in the mail any day. Open enrollment is weeks away. And still, Republicans have refused to lift a finger to prevent millions of families from being hit with massive costs.”*
- [October 1, 2025](#) - In a speech on the Senate floor, Murray slams Republicans for choosing to shut the government down rather than negotiate with Democrats and called on them to act, saying: *“It is not ‘honest’ for Republicans to try and just say ‘Oh, well we can just talk about health care later, we pinky promise.’ Rate hikes are being finalized right now. Notices with massive price increases will*

land in our families' mailboxes this month. Open enrollment starts in a matter of a few weeks. That means families are going to start seeing their premiums double. People are going to get priced out of coverage. That is, unless we act now."

- [October 1, 2025](#) - Murray holds a virtual press conference with the Washington state Insurance Commissioner Patty Kuderer, and a constituent who relies on the ACA tax credits, to call on Republicans to work with Democrats to extend the tax credits: *"I don't know why Republicans think they can just sweep the health care crisis they created under the rug. But we are here to say: we are forcing this issue... The American people are demanding action, and they are demanding it now. Why? Because the new, higher health care rates—those are being set right now. Notifications to families? Those are in the mail now. Open enrollment is weeks away, and families are panicking."*
- [October 2, 2025](#) - Murray holds a virtual press conference with Washington state hospital leaders on the urgency of saving the ACA tax credits, saying: *"We are talking about the highest premium increases in years, and Republicans think they can ignore this? Here in Washington state, nearly a quarter of a million people rely on the tax credits Republicans are killing."*
- [October 3, 2025](#) - On the Senate floor, Murray slams Republicans for choosing to shut the government instead of address health care and extend the tax credits, saying: *"If Republicans talk to everyday families, and fewer rich billionaires, they would understand: the health care crisis Republicans are ignoring is going to devastate folks back home. Millions of people are going to be priced out of their insurance. They will skip their basic health care. They will skimp on their medication. They will miss out on lifesaving treatments. It is no exaggeration to say: people will die."*
- [October 3, 2025](#) - Murray hosts a virtual press conference with small business owners in Washington state who rely on the tax credits, calling on Republicans to act, saying: *"Republicans would rather shut down the government than address a health care crisis that is threatening to shut down small businesses across the country. Right now, health care premiums are being locked in for next year. And because Republicans have refused to save the health care tax credits that millions of people rely on, health care costs are about to more than double for families across the country. And small businesses are going to be among those hardest hit by Republican inaction."*
- [October 7, 2025](#) - On the Senate floor, Murray blasts the Trump administration's efforts to hurt federal workers and calls on Republicans to get serious about the health care cliff: *"To every Republican who thinks they can keep sitting on their hands and waiting this out, you need to understand: this is not some distant crisis you can ignore. Premiums are being locked in right now. Letters are going*

out to families announcing shocking price increases this month. In Idaho, open enrollment actually starts next week. How is that not urgent?”

- [October 7, 2025](#) - At a Senate Democratic leadership press conference, Murray calls on Republicans to get serious and work with Democrats to stop premium hikes: *“There is nothing Republican leaders are doing that even suggests they are serious about ending the shutdown or preventing health care price hikes. We are at the table. Democrats are at the table—where we have been actually for weeks. So, the message is simple: let’s work out a deal to end this shutdown and save families those massive premium hikes.”*
- [October 8, 2025](#) - Murray holds a virtual press conference with constituents who rely on the ACA tax credits and calls on Republicans to save health care for middle-class Americans, saying: *“If Republican leaders don’t want to talk with Democrats about opening the government and stopping premiums from doubling, well, we are going to talk to the American people about what is at stake.”*
- [October 9, 2025](#) - Murray holds a virtual press conference with Idaho State Senate Minority Leader Melissa Wintrow and Idahoans who rely on the ACA tax credits. Murray highlights the urgency of the health care cliff ahead of the October 15th beginning of Open Enrollment in Idaho, saying in part: *“Republicans have chosen to shut down the government rather than work with Democrats on a solution to stop this from happening. So here’s my feeling on this: if Republicans don’t want to level with their own constituents about what is at stake, I am happy to do it.”*
- [October 9, 2025](#) - On the Senate floor, Murray calls on Republican leaders to sit down with Democrats to prevent Americans’ health care costs from exploding, saying: *“The clock is ticking. Republicans would rather sit on their hands than sit down at the table. When we ask to talk about health care, the only word that the Republican Leader seems to know is ‘later.’ Excuse me, but why shouldn’t we address this challenge any earlier? The Republican leader bent over backwards to shovel new tax cuts at billionaires earlier this year... Why is he telling families to wait when rates are being set now?”*
- [October 13, 2025](#) - Murray visits Sea Mar Community Health Centers in Oak Harbor, WA to hear directly from providers about how Republicans’ refusal to extend the tax credits will affect their community, saying: *“I won’t stand by while Republicans continue to attack our health care system and risk the health of Americans. I’ll keep raising the alarm, pushing back, and fighting every way I can to stop Republicans’ health care sabotage.”*
- [October 15, 2025](#) - Murray holds a virtual press conference with Montana State Senator Cora Neumann, Montana Nurses Association CEO Vicky Byrd, and Montanans who rely on the ACA tax credits, warning in part: *“If Republicans*

continue refusing to act, in a few weeks, families across Montana are going to come face to face with premiums they cannot afford.

- [October 15, 2025](#) - Murray takes to the Senate floor to call on Republicans to finally listen to their constituents and prevent health care costs from exploding. *“Why do they want to wait until those rates are locked in? And for all the talk of ‘later,’ why on earth wouldn’t Republican leaders work with us earlier on this? This is not some surprise. We’ve been raising the alarm for months. Republican leaders just didn’t care earlier. And apparently, they still don’t care now.”*
- [October 15, 2025](#) - Murray speaks at a Senate Democratic leadership press conference and highlights how Americans are seeing massive price hikes as Open Enrollment begins in Idaho and Republicans continue refusing to act: *“It’s happening right now in Idaho. And it is coming to states across the country in two weeks... Folks in my state have already gotten notices about premiums doubling. And yet, all the while, Republican leaders are trying to stick their heads in the sand and trying to pretend that everything is fine.”*
- [October 16, 2025](#) - Murray joins Leader Schumer for a virtual press conference with Protect Our Care and Americans who rely on the tax credits, hammering Republicans again on their refusal to acknowledge the health care cliff: *“Republicans can’t just stick their heads in the sand. They can’t just say we will worry about it later. Families are facing this right now. Notices are in the mail at this very moment, telling families: ‘Hey, I’m sorry, but your monthly premium is going up by hundreds—maybe even thousands—of dollars.’... People are logging on right now to see if the news is true, and they are seeing some eye-popping price hikes. This is happening across the country.”*
- [October 16, 2025](#) - On the Senate floor, Murray implores Republicans to stop hiding from their constituents and act to prevent health care costs from skyrocketing: *“Democrats have been calling for action on this for months. And where were Republicans? Why wouldn’t Republicans sit down with us to talk health care in September? Why wouldn’t they talk health care in August? Why couldn’t they find a single minute to work with us on health care in July? Or June? Or even May?”*
- [October 21, 2025](#) - In remarks at a Senate Democratic leadership press conference, Murray urges Republicans to stop ignoring the problem and come to the table to prevent the health care cost cliff: *“Don’t tell us to wait. Don’t tell us to ignore this problem. Republicans have had all year to get serious about health care. Instead, they focused on tax cuts for billionaires, and they did not tell them to wait for new tax breaks.”*
- [October 21, 2025](#) - As window shopping for marketplace health care plans begins in WA, Murray takes to the Senate floor to call on Republicans to stop ignoring skyrocketing health care costs, and start working on a solution, saying: *“They wouldn’t talk about it before the shutdown. And, as a matter of fact, I think*

they've talked about health care more during the shutdown than they had all year! They have been ignoring this issue. And now, their only offer to Democrats right now is to say we should ignore the issue too! No deal. I will not ignore my constituents. And to my Republican colleagues: I will not let you ignore yours either. So join us at the table, and let's get serious about ending this shutdown, and stopping premiums from skyrocketing."

- [October 23, 2025](#) - Murray hosts a virtual press conference with Washington State Health Benefit Exchange CEO Ingrid Ulrey, and a constituent who relies on the ACA tax credits, explaining: *"We tried to pass an extension while Republicans were shoveling tax breaks at billionaires when they passed their Big Ugly Bill, but they voted it down three times, and Republican leaders have refused to talk about this with us... The most important thing families can do right now is speak up."*
- [October 28, 2025](#) - Murray speaks at the weekly Senate Democratic leadership press conference on families seeing skyrocketing premiums while window-shopping for coverage on the ACA marketplace, saying: *"Republicans keep saying, 'later, later, later,' but there is no later. This is happening right now. Republicans keep saying, 'we'll talk about, maybe, possibly doing something after the shutdown ends.' But they were totally unwilling to say or do a thing this entire year when the government was open!"*
- [October 29, 2025](#) - Murray responds to Majority Leader Thune on the Senate floor and shares stories of Washington state families whose premiums are spiking thanks to Republican inaction, saying: *"There are so many stories. I have talked with small business owners, I have talked with patients and I have talked with parents, and lifted up their concerns here on the Senate floor. And I am going to keep doing everything I can to shout out these stories from the rooftops. Because right now Republicans are doing everything they can to ignore this, and to say, 'deal with it later.' And what is 'later'? Well, 'later' never comes. Why do I know that? Because we brought up this issue time and time again throughout the summer when the Republicans were giving away tax breaks to billionaires and saying, 'This is an issue that is confronting us.' And it was 'later' then, it's 'later' now, and 'later' is way too late."*
- [October 30, 2025](#) - Murray holds a virtual press conference with Washington State Insurance Commissioner Patty Kuderer, and a constituent who relies on the ACA tax credits, to highlight the high cost of Republican inaction on health care, saying: *"I am going to keep shouting it from the rooftops: later is too late. People are window shopping for health plans now. Open enrollment is this Saturday. That's when these price hikes really become a reality, and families who feel priced out of their coverage may just give up. Every single day Republicans waste, this problem is going to get worse and harder to solve."*

- [October 31, 2025](#) - Murray releases a video message slamming Republicans for their failure to act ahead of the health care cliff, saying in part: *“This weekend, 22 million people are going to see their premiums skyrocket when open enrollment begins. Some will double. Some will triple. Some will quadruple, and even worse. But Republicans don’t want to talk about that. They haven’t wanted to talk about it all year long.”*
- [November 4, 2025](#) - Murray speaks at a Senate Democratic leadership press conference, highlights the cost of the MAGA health care hike, and calls on Republicans to act: *“I have heard one painful story after the next... Every day, the MAGA health care hike gets harder to fix. But the House is on vacation—seven weeks and counting!... Republicans need to get it into their head: families will not forget this, because they are going to be paying the cost of the MAGA health care hike. Every. Single. Month. So they need to get serious. They need to come to the table. And they need to work with us to stop the MAGA health care hike and reopen the government.”*
- [November 7, 2025](#) – On the Senate floor, Murray calls on Republicans to do the right thing and vote for a clean, one-year extension of the ACA tax credits, written into the Continuing Resolution (CR) to reopen the government, saying: *“If we truly want to help these people, Republicans need to work with us as fast as possible to pass this clean, one-year extension... We can act—but we have to do it now. Every day that passes, this damage gets worse—and, by the way, harder to reverse.”*
- [November 9, 2025](#) – Murray issues a statement on her vote against proceeding to consideration of the bipartisan continuing resolution (CR) and three-bill appropriations package: *“I voted no on cloture on the motion to proceed because, as long as there is still any time left to reverse the MAGA health care hike, I believe we must do everything we can to force Republicans to the negotiating table—the fight for health care does not end tonight.”*
- [November 10, 2025](#) – On the Senate floor, Murray slams Republican colleagues for refusing to lift a finger all year to save families from devastating premium hikes ahead of vote on bipartisan CR: *“When families across America are paying the price that they will see for Republican inaction every month, I’ll make sure every single one of them remembers: the same Republicans who did everything in their power to make tax breaks for billionaires permanent, refused to even negotiate one year of health care tax credits for our working families, at a tiny fraction of the cost. Unfortunately, here we are, and it seems clear Republicans are feeling no urgency to act on health care before it’s too late—even a quick, simple extension to help families.”*
- [December 3, 2025](#) – At a Senate HELP hearing on health care affordability, and Murray hammers how the only realistic solution to stop some of the premium hikes families are facing is by passing a clean extension of the tax credits, making

the point to HELP Committee Republicans that: *“Saying ‘let’s start talking about fixing this now,’ a month into open enrollment, instead of any point earlier this year when we actually had time to stop premiums from skyrocketing or look at some of these different reforms—well, this is about as serious as expressing concern about RFK Jr.’s anti-vax crusade after voting to make him the most powerful public health official in the country.”*

- [December 8, 2025](#) – Murray hosts a virtual press conference with Ingrid Ulrey, CEO of the Washington State Health Benefit Exchange, and a Washingtonian who relies on the tax credits to lay out the stakes ahead of the vote on a proposal to extend the ACA tax credits—Republicans’ last chance to save the ACA tax credits before premiums skyrocket.
- [December 10, 2025](#) – Murray lays out how seniors are staring down skyrocketing health care premiums at a HELP committee hearing on retirement: *“I don’t think we can talk about retirement without talking about the health care crisis that is now causing premiums to skyrocket for families who rely on the ACA premium tax credits. I have spoken to seniors in my state who are not yet old enough for Medicare and they are seeing their premiums jump by over a thousand dollars a month, right now, starting in a few weeks. And that is just really unaffordable for so many families—let alone seniors on a fixed income. I talked to a woman a few days ago who had just retired. She planned all her life to make sure she had the right thing. She’s on the ACA, she’s expecting the tax credits, they’re gone now. Now she’s talking about going back to work. So much for retirement.”*
- [December 10, 2025](#) – Ahead of the final opportunity to save Americans’ health care costs from skyrocketing, Murray took to the Senate floor to call on Republicans to support legislation for a clean extension of the ACA tax credits and prevent the massive premium hikes families are facing because of Republicans’ refusal to act all year: *“If Republicans were serious about reforming the tax credits, the time to do that was before we were a month into Open Enrollment. Democrats were at the table all year. Republicans were nowhere to be found.”*

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