



December 16, 2025

The Honorable Mariannette Miller-Meeks
1st Congressional District of Iowa
504 Cannon House Office Building
Washington, DC 20515

Dear Congresswoman Miller-Meeks,

On behalf of AMAC Action, the advocacy affiliate of the Association of Mature American Citizens, with over 2 million members nationwide, I write in strong support of H.R. 6703, the Lower Health Care Premiums for All Americans Act.

Seniors across the country are struggling with rising health care costs, increasing prescription drug prices, and fewer choices in coverage. Nearly fifteen years after the Affordable Care Act was enacted, many older Americans are seeing higher premiums, narrower provider networks, and a system that lacks transparency and accountability.

We strongly support the bill's focus on lowering premiums and increasing transparency, particularly its transparency with respect to Pharmacy Benefit Managers (PBMs). Seniors are among those most affected by opaque drug pricing and hidden rebates that drive up out-of-pocket costs. Requiring PBMs to disclose how prescription drug dollars are spent will help ensure savings benefit patients, not middlemen.

The legislation's responsible approach to cost-sharing reduction payments will help stabilize the individual market while ensuring taxpayer dollars are targeted toward those who truly need assistance. Seniors believe in helping vulnerable Americans, but we also believe in fiscal responsibility and accountability in how public funds are used. We are also encouraged by provisions that expand health care choices for workers and retirees, including Association Health Plans and CHOICE arrangements. By increasing competition and flexibility in the marketplace, these reforms will help strengthen employer-sponsored coverage and ease the financial pressure on families, benefits that ultimately support a healthier and more stable system for current and future retirees.

As seniors, we value policies that reward work, promote personal responsibility, and protect the sustainability of our health care system for the next generation. The Lower Health Care Premiums for All Americans Act reflects these conservative principles by addressing root causes of high costs rather than relying on more government spending and mandates. Thank you for your leadership and your commitment to protecting America's seniors.

Sincerely,

A handwritten signature in black ink that reads "Andrew J. Mangione Jr." with a stylized flourish at the end.

Andrew J. Mangione Jr.
Senior Vice President
AMAC Action