



## Health Policy Briefing

December 15, 2025

### Expiration of Enhanced Affordable Care Act Subsidies Approaches

Little progress has been made on negotiations related to the Affordable Care Act's (ACA) enhanced advanced premium tax credits and the spike in health insurance premiums that is expected if the subsidies expire at the end of this year. The expiration of the tax credits appears increasingly likely, with the Senate rejecting separate proposals offered by Republicans and Democrats last week, as was expected. The Republican measure (S. 3386), which would have allowed the tax credits to expire while expanding the use of health savings accounts for certain marketplace plans, failed in a 51-48 vote – falling short of the procedural 60-vote threshold. Sen. Rand Paul (R-Ky.) joined Democrats in opposition to the bill, characterizing the measures as “Obamacare lite.” The Democrats’ proposed three-year extension of the subsidies (S. 3385) also received a 51-48 vote, with Sens. Susan Collins (R-Maine), Josh Hawley (R-Mo.), Lisa Murkowski (R-Alaska), and Dan Sullivan (R-Alaska) voting to advance the Democratic plan. The four Republicans have expressed significant concerns about allowing the subsidies to expire.

On December 12, GOP leadership in the House of Representatives announced plans to vote on a newly unveiled health care package containing policies with broad Republican agreement. The Lower Health Care Premiums for All Act appropriates money for cost sharing reductions and codifies and expands access to association health plans, CHOICE arrangements, and stop-loss insurance. It also includes a pharmacy benefit manager (PBM) transparency provision that would require PBMs to provide employers with detailed data on prescription drug spending, rebates, spread pricing, and formulary decisions. While the package excludes an extension of the expiring ACA subsidies, GOP leaders have said that they will allow an amendment vote on an extension.

President Donald Trump has not endorsed any specific health care affordability plan and has not been involved in still ongoing negotiations on Capitol Hill. The Committee for a Responsible Federal Budget has compiled a table comparing the various proposals that have been put forth to extend the enhanced ACA subsidies, which is included as an addendum to this newsletter. Congress is currently scheduled to recess

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for the year on December 19. While the tax credits expire on December 31, some lawmakers have conceded that they consider January 30 – the current government funding deadline – as the next date to watch for movement of a health care package. This date would fall after premium increases have begun and the annual open enrollment period has closed.

### Latest NDAA Includes Biosecure Provision

The BIOSECURE Act has been included in the latest version of the annual National Defense Authorization Act (NDAA) that was recently released by bicameral congressional negotiators. The provision would bar Chinese “biotechnology companies of concern” from receiving federal funding. A previous version of the legislation was omitted from last year’s NDAA due to concerns about naming specific biotech companies to be scrutinized. The new version of the bill would require the Office of Management and Budget to create a list of biotech companies – like those on the Department of Defense’s list of Chinese military companies – that would be blocked from federal contracts, grants, or loans, and to provide the companies the opportunity to appeal. Both chambers of Congress must pass the bill before it is sent to the President for his signature.

### Senate Advances Disapproval Resolution Re: Richardson Waiver Rescission

The Senate voted 50-49 last week to advance a measure (S.J.Res.82) that would repeal a decision from the U.S. Department of Health and Human Services (HHS) to waive public comment periods on certain agency rulemakings. The HHS policy in question rescinded the Richardson Waiver, thus allowing the Department to pursue certain regulatory changes, including those relating to agency management or personnel or to public property, loans, grants, benefits, or contracts, without a public comment period. Sens. Susan Collins (R-Maine), Lisa Murkowski (R-Alaska), and Thom Tillis (R-N.C.) joined Democrats in support of the measure. Sen. Steve Daines (R-Mont.) did not vote. The resolution still requires a final vote on the Senate floor, and would also need to be passed by the House and signed by the President to go into effect.

### House to Vote on Prohibiting Gender Transition Surgery This Week

The House of Representatives will consider the Do No Harm in Medicaid Act (H.R. 498) and Protect Children’s Innocence Act (H.R. 3492) on the floor this week. H.R. 498 would prohibit federal Medicaid payment for certain gender transition procedures for individuals under the age of 18. Procedures covered by the bill are those intended to change the body of an individual to no longer correspond to the individual’s biological sex, including surgeries, implants, and medications. Procedures intended to rectify early puberty, genetic disorders, or chromosomal abnormalities, reverse prior gender transition procedures, or prevent imminent death or impairment of a major bodily function would be excluded. H.R. 3492 would criminalize any attempt to perform or facilitate genital or bodily mutilation or chemical castration on a minor, subject to fines and up to 10 years imprisonment.

### HELP Chairman to Hold Hearings on ACIP Hepatitis B Vote

Senate Health, Education, Labor, and Pensions (HELP) Committee Chair Bill Cassidy, MD is asking HHS Secretary Robert F. Kennedy Jr. to testify before the committee regarding the latest meeting of the Advisory Committee on Immunization Practices (ACIP). ACIP voted earlier this month to revoke its recommendation that all babies receive the hepatitis B vaccine within 24 hours of birth. During his confirmation process, Kennedy agreed to appear before HELP on a quarterly basis. While it has been seven months since the secretary last testified, Sen. Cassidy stated that his latest request was in line with this pledge. Cassidy has also said that he plans to hold oversight hearings with officials from the Food and Drug Administration, National Institutes of Health, and Centers for Disease Control and Prevention to discuss the issue.

## Cassidy Solicits Information on CPT Coding

Senate HELP Committee Chair Bill Cassidy, MD is requesting feedback from health care stakeholders regarding the American Medical Association's (AMA) role in generating and updating the Current Procedural Terminology (CPT) coding system and its impact on patients, providers, and health care costs. "The federal government mandated the use of CPT codes. This creates the potential for abuse in that if someone has to buy your product, you can charge them what you want," Sen. Cassidy stated. "There may be nothing wrong here, but we should get answers to make sure the CPT system is working for the American patient and for the American health care system." Those with relevant experience and knowledge of CPT coding contracts with the AMA can respond to this to [questionnaire](#).

## Ways and Means Advances Home Infusion Bill

The House Ways and Means Committee unanimously advanced the Joe Fiandra Access to Home Infusion Act (H.R. 4993) in a 41-0 vote last week. The bill would require Medicare to cover self-administered home infusion pumps and associated drugs.

## Upcoming Congressional Hearings and Markups

House Veterans' Affairs Subcommittee on Health oversight hearing "Ready, Set, Go-Live: Assessing VA's EHR Modernization Deployment Readiness;" 3:00 p.m.; December 15

House Rules Committee hearing to consider H.R. \_\_\_, Lower Health Care Premiums for All Americans Act; H.R. 498, Do No Harm in Medicaid Act; H.R. 3492, Protect Children's Innocence Act; 2:00 p.m.; December 16

House Energy and Commerce Subcommittee on Oversight and Investigations hearing "Examining Biosecurity at the Intersection of AI and Biology;" 10:15 a.m.; December 17

U.S. Congress Joint Economic Committee hearing "Stop Paying More for Less: Realigning Healthcare Incentives to Improve Outcomes and Reduce Costs;" 2:30 p.m.; December 17

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### Recently Introduced Health Legislation

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H.R.6485 — To amend title 35, United States Code, to provide for a safe harbor from infringement of a method of use patent relating to drugs or biological products; Sponsor: Cline, Ben [Rep.-R-VA-6]; Committees: House - Judiciary

H.R.6494 — To amend titles XVIII and XIX of the Social Security Act to make improvements to the treatment of the United States territories under the Medicare and Medicaid programs, and for other purposes; Sponsor: Plaskett, Stacey E. [Del.-D-VI-At Large]; Committees: House - Energy and Commerce; Ways and Means

S.3384 — A bill to require the Secretary of Health and Human Services to complete fraud risk assessments of the advance premium tax credit, and for other purposes; Sponsor: Grassley, Chuck [Sen.-R-IA]; Committees: Senate - Health, Education, Labor, and Pensions

S.3385 — A bill to amend the Internal Revenue Code of 1986 to extend the enhancement of the health care premium tax credit; Sponsor: Schumer, Charles E. [Sen.-D-NY]; Latest Action: Read the second time. Placed on Senate Legislative Calendar under General Orders. Calendar No. 285.

S.3386 — A bill to provide a health savings account contribution to certain enrollees, to reduce health care costs, and for other purposes; Sponsor: Crapo, Mike [Sen.-R-ID]; Latest Action: Read the second time. Placed on Senate Legislative Calendar under General Orders. Calendar No. 286.

S.3389 — A bill to lower health care costs for Americans; Sponsor: Marshall, Roger [Sen.-R-KS]; Committees: Senate – Finance

S.3391 — A bill to amend the Internal Revenue Code of 1986 to extend and modify the enhanced premium tax credits, and for other purposes; Sponsor: Husted, Jon [Sen.-R-OH]; Committees: Senate – Finance

S.3395 — A bill to expand the telescreening mammography pilot program of the Department of Veterans Affairs, and for other purposes; Sponsor: Blumenthal, Richard [Sen.-D-CT]; Committees: Senate - Veterans' Affairs

S.3400 — A bill to amend title XXVII of the Public Health Service Act, the Employee Retirement Income Security Act of 1974, the Internal Revenue Code of 1986, and the Patient Protection and Affordable Care Act to require coverage of hearing devices and systems in certain private health insurance plans, and for other purposes; Sponsor: Curtis, John R. [Sen.-R-UT]; Committees: Senate - Health, Education, Labor, and Pensions

S.3402 — A bill to amend titles XVIII and XIX of the Social Security Act and the Public Health Service Act to improve the certified community behavioral health clinic program, and for other purposes; Sponsor: Cornyn, John [Sen.-R-TX]; Committees: Senate – Finance

H.R.6501 — To amend the Internal Revenue Code of 1986 to extend and modify the enhanced premium tax credit, to amend the Patient Protection and Affordable Care Act to make certain adjustments to the operation of the Exchanges established under such Act, and for other purposes; Sponsor: Fitzpatrick, Brian K. [Rep.-R-PA-1]; Committees: House - Energy and Commerce; Ways and Means; Education and Workforce

H.R.6509 — To amend the Federal Food, Drug, and Cosmetic Act to further regulate compounding pharmacies and outsourcing facilities, and for other purposes; Sponsor: Yakym, Rudy [Rep.-R-IN-2]; Committees: House - Energy and Commerce

H.R.6510 — National Military Civilian Medical Surge Program Act of 2025; Sponsor: Bacon, Don [Rep.-R-NE-2]; Committees: House - Armed Services

H.R.6512 — To Empower American Families with Direct Control Over Healthcare Dollars, Codify President Trump's

Proven Reforms for Flexibility and Choice, Prohibit Taxpayer Funding for Abortion and Gender Transition Procedures, Eliminate Waste and Fraud in the Affordable Care Act, and Reject Extensions of Enhanced Subsidies to Insurance Companies; Sponsor: Biggs, Andy [Rep.-R-AZ-5]; Committees: House - Energy and Commerce; Ways and Means; Education and Workforce; Judiciary

H.R.6515 — To amend the Patient Protection and Affordable Care Act to prevent duplicate enrollments in Exchanges; Sponsor: Burchett, Tim [Rep.-R-TN-2]; Committees: House - Energy and Commerce; Ways and Means

H.R.6516 — To amend the Patient Protection and Affordable Care Act to identify individuals dually enrolled in Medicaid or CHIP and an Exchange; Sponsor: Burchett, Tim [Rep.-R-TN-2]; Committees: House - Energy and Commerce; Ways and Means

H.R.6519 — To amend title 38, United States Code, to eliminate conflicts of interest in conduct of quality management and administrative investigations by the Veterans Health Administration, and for other purposes; Sponsor: Dingell, Debbie [Rep.-D-MI-6]; Committees: House - Veterans' Affairs

H.R.6522 — To require implementation by the Under Secretary for Health of the Department of Veterans Affairs of certain recommendations relating to the provision of health care through community care providers, and for other purposes; Sponsor: Hamadeh, Abraham J. [Rep.-R-AZ-8]; Committees: House - Veterans' Affairs

H.R.6526 — Clarity on Care Options Act; Sponsor: Kiggans, Jennifer A. [Rep.-R-VA-2]; Committees: House - Veterans' Affairs

H.R.6538 — To establish a health freedom waiver program, to promote better price reporting and outcomes, and for other purposes; Sponsor: Pfluger, August [Rep.-R-TX-11]; Committees: House - Energy and Commerce; Ways and Means

H.R.6539 — To permit the use of health care workforce platforms during declared emergencies, and for other purposes; Sponsor: Rouzer, David [Rep.-R-NC-7]; Committees: House - Transportation and Infrastructure

H.R.6545 — To prohibit health insurers, including Medicaid managed care organizations and other private health plans, from imposing arbitrary time caps on reimbursement for anesthesia services and for other purposes; Sponsor: Torres, Ritchie [Rep.-D-NY-15]; Committees: House - Energy and Commerce

S.3426 — A bill to establish in the Department of State a Special Envoy for the Human Rights of LGBTQI+ People, and for other purposes; Sponsor: Markey, Edward J. [Sen.-D-MA]; Committees: Senate - Foreign Relations

S.3421 — A bill to improve medical device recall notifications by amending the Federal Food, Drug, and Cosmetic Act to establish an electronic format for device recall notifications, and for other purposes; Sponsor: Durbin, Richard J. [Sen.-D-IL]; Committees: Senate - Health, Education, Labor, and Pensions

S.3418 — A bill to ensure competition in health insurance markets; Sponsor: Cruz, Ted [Sen.-R-TX]; Committees: Senate - Health, Education, Labor, and Pensions

S.3412 — A bill to establish the President's Council on Sports, Fitness, and Nutrition, and for other purposes; Sponsor: Marshall, Roger [Sen.-R-KS]; Committees: Senate - Health, Education, Labor, and Pensions

H.R.6604 — To establish the President's Council on Sports, Fitness, and Nutrition, and for other purposes; Sponsor: Van Drew, Jefferson [Rep.-R-NJ-2]; Committees: House - Education and Workforce

H.R.6601 — To increase access to mental health, substance use, and counseling services for first responders, and for other purposes; Sponsor: Tokuda, Jill N. [Rep.-D-HI-2]; Committees: House - Energy and Commerce; Transportation and



## Infrastructure

H.R.6599 — To amend title 38, United States Code, to establish an independent authority of the Secretary of Veterans Affairs to enter into leases for major medical facilities, and for other purposes; Sponsor: Smith, Jason [Rep.-R-MO-8]; Committees: House - Veterans' Affairs

H.R.6596 — To amend title XVIII of the Social Security Act to adjust the eligibility for the rural emergency hospital designation under the Medicare program; Sponsor: Schmidt, Derek [Rep.-R-KS-2]; Committees: House - Ways and Means

H.R.6595 — To direct the Secretary of Defense and the Secretary of Veterans Affairs to improve the availability of care for veterans at facilities of the Department of Defense; Sponsor: Schmidt, Derek [Rep.-R-KS-2]; Committees: House - Armed Services; Veterans' Affairs

H.R.6594 — To improve medical device recall notifications by amending the Federal Food, Drug, and Cosmetic Act to establish an electronic format for device recall notifications, and for other purposes; Sponsor: Schakowsky, Janice D. [Rep.-D-IL-9]; Committees: House - Energy and Commerce

H.R.6592 — To amend title XIX of the Social Security Act to develop national quality standards for continuous skilled nursing services provided through Medicaid, and for other purposes; Sponsor: Rulli, Michael A. [Rep.-R-OH-6]; Committees: House - Energy and Commerce

H.R.6585 — To direct the Secretary of Veterans Affairs to temporarily extend the period during which certain individuals may file claims for medical care under the CHAMPVA program of the Department of Veterans Affairs, and for other purposes; Sponsor: Nunn, Zachary [Rep.-R-IA-3]; Committees: House - Veterans' Affairs

H.R.6583 — To amend title 38, United States Code, to establish a centralized research data system for the Department of Veterans Affairs and to make certain improvements to processes applicable to major research projects of the Department, and for other purposes; Sponsor: Murphy, Gregory F. [Rep.-R-NC-3]; Committees: House - Veterans' Affairs

H.R.6580 — To amend title 38, United States Code, to make certain improvements in the administration of the national formulary of the Department of Veterans Affairs, and for other purposes; Sponsor: Miller-Meeks, Mariannette [Rep.-R-IA-1]; Committees: House - Veterans' Affairs

H.R.6577 — To amend the Internal Revenue Code of 1986 to allow individuals only enrolled in Medicare Part A to contribute to health savings accounts; Sponsor: Latta, Robert E. [Rep.-R-OH-5]; Committees: House - Ways and Means

H.R.6575 — To amend the Internal Revenue Code of 1986 to extend and modify the enhanced premium tax credit, to amend the Patient Protection and Affordable Care Act to make certain adjustments to the operation of the Exchanges established under such Act, and for other purposes; Sponsor: Kiggans, Jennifer A. [Rep.-R-VA-2]; Committees: House - Energy and Commerce; Ways and Means; Rules

H.R.6574 — To amend the Higher Education Act of 1965 to ensure that graduate and professional students have the same annual and aggregate limits for Federal Direct Unsubsidized Loans; Sponsor: Kennedy, Timothy M. [Rep.-D-NY-26]; Committees: House - Education and Workforce

H.R.6572 — To direct the Director of the National Institutes of Health to carry out a program, to be known as the "X-Labs Initiative", to support breakthrough biomedical research at innovative research institutions, and for other purposes; Sponsor: Harder, Josh [Rep.-D-CA-9]; Committees: House - Energy and Commerce

H.R.6567 — To establish the Federal Food Administration within the Department of Health and Human Services; Sponsor: DeLauro, Rosa L. [Rep.-D-CT-3]; Committees: House - Energy and Commerce

H.R.6561 — To amend the Public Health Service Act to provide for a public awareness campaign with respect to human papillomavirus, and for other purposes; Sponsor: Castor, Kathy [Rep.-D-FL-14]; Committees: House - Energy and Commerce

H.Con.Res.65 — Commending State and local governments for championing reproductive rights as human rights; Sponsor: Williams, Nikema [Rep.-D-GA-5]; Committees: House - Judiciary; Energy and Commerce

H.Res.944 — Impeaching Robert F. Kennedy Jr., Secretary of Health and Human Services, for high crimes and misdemeanors; Sponsor: Stevens, Haley M. [Rep.-D-MI-11]; Committees: House - Judiciary

H.Res.942 — Expressing support for the recognition of September 2025 as “National Childhood Cancer Awareness Month”; Sponsor: Lawler, Michael [Rep.-R-NY-17]; Committees: House - Energy and Commerce

S.3431 — A bill to direct the Secretary of Health and Human Services to establish a working group to formulate recommendations for standardizing the measurements of loneliness and isolation, and for other purposes; Sponsor: Ricketts, Pete [Sen.-R-NE]; Committees: Senate - Health, Education, Labor, and Pensions

S.3434 — A bill to amend the Public Health Service Act to provide for cooperative governing of individual health insurance coverage offered in interstate commerce; Sponsor: Blackburn, Marsha [Sen.-R-TN]; Committees: Senate - Health, Education, Labor, and Pensions

S.3435 — A bill to amend the Public Health Service Act to authorize grants to support schools of nursing in increasing the number of nursing students and faculty and in program enhancement and infrastructure modernization, and for other purposes; Sponsor: Merkley, Jeff [Sen.-D-OR]; Committees: Senate - Health, Education, Labor, and Pensions

S.3439 — A bill to amend title XVIII of the Social Security Act to provide for outreach and education to Medicare beneficiaries to simplify access to information for family caregivers through 1-800-MEDICARE, and for other purposes; Sponsor: Tillis, Thomas [Sen.-R-NC]; Committees: Senate – Finance

S.3442 — A bill to amend title II of the Social Security Act to eliminate the waiting periods for disability insurance benefits and Medicare coverage for individuals with metastatic breast cancer, and for other purposes; Sponsor: Murphy, Christopher [Sen.-D-CT]; Committees: Senate – Finance

S.3452 — A bill to restrict the export to foreign entities of concern of United States intellectual property and sensitive information related to synthetic biology, and for other purposes; Sponsor: Cotton, Tom [Sen.-R-AR]; Committees: Senate - Banking, Housing, and Urban Affairs

S.3460 — PFAS Accountability Act – A bill to amend the Toxic Substances Control Act to codify a Federal cause of action and a type of remedy available for individuals significantly exposed to per- and polyfluoroalkyl substances, to encourage research and accountability for irresponsible discharge of those substances, and for other purposes; Sponsor: Gillibrand, Kirsten E. [Sen.-D-NY]; Committees: Senate - Environment and Public Works

S.3461 — A bill to improve the identification and support of children and families who experience trauma; Sponsor: Durbin, Richard J. [Sen.-D-IL]; Committees: Senate - Health, Education, Labor, and Pensions

S.3466 — A bill to improve health care provided by the Department of Veterans Affairs, and for other purposes; Sponsor: Blumenthal, Richard [Sen.-D-CT]; Committees: Senate - Veterans’ Affairs

S.3469 — A bill to prohibit contracting with certain biotechnology providers; Sponsor: Peters, Gary C. [Sen.-D-MI]; Committees: Senate - Homeland Security and Governmental Affairs

H.R.6607 — To amend the Public Health Service Act to authorize grants to support schools of nursing in increasing the number of nursing students and faculty and in program enhancement and infrastructure modernization, and for other purposes; Sponsor: Underwood, Lauren [Rep.-D-IL-14]; Committees: House - Energy and Commerce

H.R.6609 — To amend titles XI, XVIII, and XIX of the Social Security Act to establish certain requirements under Medicare and Medicaid with respect to prescription drug benefits and pharmacy benefit managers; Sponsor: Auchincloss, Jake [Rep.-D-MA-4]; Committees: House - Energy and Commerce; Ways and Means

H.R.6610 — To amend chapter 89 of title 5, United States Code, to limit the costs of pharmacy benefit managers with respect to Federal employee health benefit plans, and for other purposes; Sponsor: Auchincloss, Jake [Rep.-D-MA-4]; Committees: House - Oversight and Government Reform

H.R.6612 — To amend title 17, United States Code, to provide for the royalty-free use by Federal Government of literary works produced by civilian faculty members of the Uniformed Services University of Health Sciences in the course of such employment, and for other purposes; Sponsor: Bacon, Don [Rep.-R-NE-2]; Committees: House – Judiciary

H.R.6624 — To restrict the export to foreign entities of concern of United States intellectual property and sensitive information related to synthetic biology, and for other purposes; Sponsor: Davidson, Warren [Rep.-R-OH-8]; Committees: House - Foreign Affairs

H.R.6625 — To improve the identification and support of children and families who experience trauma; Sponsor: Davis, Danny K. [Rep.-D-IL-7]; Committees: House - Education and Workforce; Energy and Commerce; Judiciary

H.R.6626 — To amend the Toxic Substances Control Act to codify a Federal cause of action and a type of remedy available for individuals significantly exposed to per- and polyfluoroalkyl substances, to encourage research and accountability for irresponsible discharge of those substances, and for other purposes; Sponsor: Dean, Madeleine [Rep.-D-PA-4]; Committees: House - Energy and Commerce; Judiciary

H.R.6652 — To require the Secretary of Veterans Affairs to furnish certain health services to veterans in the Freely Associated States, and for other purposes; Sponsor: King-Hinds, Kimberlyn [Del.-R-MP-At Large]; Committees: House - Veterans' Affairs

H.R.6660 — To ensure that non-animal methods for regulatory testing are used in lieu of animal tests whenever scientifically satisfactory non-animal test methods are available and accepted by regulatory agencies for meeting regulatory requirements, and for other purposes; Sponsor: Moskowitz, Jared [Rep.-D-FL-23]; Committees: House - Energy and Commerce; Agriculture

H.R.6662 — To direct the Secretary of Defense and the Secretary of Veterans Affairs to jointly select a joint uniform credentialing and privileging system for medical providers, and for other purposes; Sponsor: Murphy, Gregory F. [Rep.-R-NC-3]; Committees: House - Armed Services; Veterans' Affairs

H.R.6672 — To amend the Public Health Service Act to authorize a loan repayment program for mental health professionals to relieve workforce shortages, and for other purposes; Sponsor: Salinas, Andrea [Rep.-D-OR-6]; Committees: House - Energy and Commerce

H.R.6677 — To amend the Higher Education Act of 1965 to reverse the reductions in Federal loan availability for graduate and professional students enacted under Public Law 119-21; Sponsor: Torres, Ritchie [Rep.-D-NY-15]; Committees: House - Education and Workforce

H.R.6679 — To direct the Secretary of Health and Human Services to conduct a comprehensive study on the mental,



social, and developmental impacts of screen addiction among young men, and for other purposes; Sponsor: Vindman, Eugene Simon [Rep.-D-VA-7]; Committees: House - Energy and Commerce

H.R.6680 — To direct the Secretary of Health and Human Services to assess the economic, mental health, and social consequences of screen addiction among adult men, and for other purposes; Sponsor: Vindman, Eugene Simon [Rep.-D-VA-7]; Committees: House - Energy and Commerce

H.R.6682 — To advance research, promote awareness, and provide patient support with respect to endometriosis, and for other purposes; Sponsor: Williams, Nikema [Rep.-D-GA-5]; Committees: House - Energy and Commerce

### Plans to Extend ACA Enhanced Subsidies (Updated 12/10/2025)

	Enhanced Subsidies	Income Cut Off	Years Extended	Program Integrity Measures	Fund CSRs*	HSA/FSA	Other Reforms	Offsets	Near-Term Fiscal Impacts <sup>#</sup>	10-Year Fiscal Impact <sup>#</sup>	Plan Summary
<b>Lower Health Care Costs Act (Schumer)</b>	Full Extension	None	3	None	No	N/A	None	No	-\$83 billion	-\$83 billion	<a href="#">Bill Text</a>
<b>Health Care Freedom for Patients Act (Cassidy-Crapo)</b>	Replaced w/ HSA contributions	700% FPL	2	None	Yes	Funds \$1,000 to HSAs (\$1,500 if >50) in Bronze/ copper plan	Allows enrollment in Copper plans, bans coverage of abortion & transgender care	Reduces Medicaid payments to states that cover immigrants	less than -\$20 billion	At least \$20 billion savings	<a href="#">Bill Summary</a>
<b>Restoring Patient Protections and Affordability Act (Blunt Rochester-Wyden)</b>	Full Extension	None	3	Repeals anti-fraud measures from OBBA and CMS' Marketplace Integrity Rule	No	N/A	Adds new insurer reporting requirements	No	-\$120 billion	-\$290 billion	<a href="#">CRFB Summary</a>
<b>CommonGround for Affordable Health Care Act (Gottheimer-Kiggans)</b>	Extension w/ phase out above 600% FPL	1000% FPL	1	<a href="#">Insurance Fraud Accountability Act<sup>†</sup></a>	No	N/A	Extend open enrollment in 2026; prioritize consideration of health care reforms in the future	PBM Reform	-\$30 billion	-\$25 billion	<a href="#">Bill Text</a>
<b>Bipartisan Health Insurance Affordability Act (Fitzpatrick)</b>	Extension w/ phase out above 600% FPL	700% FPL	2	<a href="#">Minimum premiums, Insurance Fraud Accountability Act<sup>†</sup></a>	No	50% of premium tax credit can go to HSA if in Bronze plan	Extend open enrollment in 2026	PBM Reform	-\$50 billion	-\$40 billion	<a href="#">Bill Text</a>
<b>Lowering Health Care Costs for Americans Act (Marshall)</b>	Full 1 year extension, replaced with phased-down HSA contribution for 6 years	None in first year, 700% FPL after	6	Minimum monthly premiums, ID verification for enrollment	Yes	HSA contributions 80% as large as enhanced subsidies in 2027, phased down by end of 2031 <sup>‡</sup>	Price transparency reforms, funds optional state-level reinsurance/high-risk pool programs	No	-\$30 billion	Tens of billions <sup>#</sup>	<a href="#">Bill Text</a>
<b>Rumored White House Plan (Based on Media Reports)</b>	Full Extension	700% FPL	2	Minimum premiums	Yes	Surplus subsidies go to HSAs <sup>†</sup>	None	No	-\$50 billion	Roughly neutral with permanent offsets	<a href="#">News Article</a>
<b>Bipartisan HOPE Act (Bacon-Suozzi-Hurd-Gottheimer)</b>	Full Extension up to 600%, phase out above	935% FPL	2	<a href="#">Insurance Fraud Accountability Act<sup>†</sup></a>	No	N/A	Extend open enrollment in 2026	No	-\$60 billion	-\$60 billion	<a href="#">Press Release</a>
<b>Prefunded Flex Spending Accounts (Cassidy)</b>	Extended as FSA, not premium subsidy	Unspecified	Unspecified	None Specified	No	Bronze plans come with FSA Contributions <sup>^</sup>	None	No	Unknown	-\$300 billion+ if permanent	<a href="#">Press Release</a>
<b>Fix It Act (Liccardo-Kiley)</b>	Full Extension	600% FPL	2	<a href="#">Insurance Fraud Accountability Act<sup>†</sup></a>	No	N/A	None	<a href="#">No Upcode Act</a>	-\$55 billion	\$90 billion in net savings	<a href="#">Press Release</a>
<b>Keep Health Care Affordable Act (Schneider)</b>	Full Extension	1000% FPL	4	None	No	N/A	None	No	-\$125 billion	-\$125 billion	<a href="#">Press Release</a>
<b>Bipartisan PTC Extension Act (Kiggans-Suozzi)</b>	Full Extension	None	1	None	No	N/A	None	No	-\$30 billion	-\$30 billion	<a href="#">Press Release</a>

\*Funding Cost-Sharing Reductions (CSRs) would end "silver-loading," which has increased federal spending on ACA subsidies. Spending on ACA subsidies would decrease by more than the cost of funding CSRs, thus saving federal funds on net.

† The Insurance Fraud Accountability Act addresses concerns about agent and broker fraud by implementing several measures, such as removing and penalizing bad actors and new consumer protections.

^ Those who purchase an exchange plan with a premium below their scheduled subsidy would be allowed to keep the "surplus subsidy" and place it in a tax-preferred Health Savings Account (HSA) to help cover out of pocket costs. Under current law, the "surplus subsidy" is retained by the government.

^ Senator Cassidy's plan would allow the enhanced subsidies to expire, reverting to base ACA subsidies as under current law. In place of the enhanced subsidies, Senator Cassidy's plan would use the same amount of money to make "pre-funded Flexible Spending Plan (FSA)" contributions. The FSA could be used to pay for premiums, deductibles, copays, and other cost sharing and out of pocket costs – including uncovered medical expenses – throughout the year. Funds disappear at the end of the year. According to Senator Cassidy, the plan would reduce the costs of health care because enrollees would choose care based on price.

# Estimates from the Committee for a Responsible Federal Budget based on available information. Near-Term Fiscal Impact covers time period enhanced subsidies are in effect.

^ Maintains base ACA subsidies as under current law

‡ Reduces Medicaid matching payments to states that cover undocumented immigrants in Medicaid and requires states to verify immigration status of potential Medicaid enrollees

# Senator Marshall's plan creates a new type of HSA called a Health Affordability Account (HAA). HAAs would be paired with plans purchased on the exchanges.