

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#	10-Year Fiscal Impact#	Plan Summary
Lower Health Care Costs Act (Schumer)	Full Extension	None	3	None	No	N/A	None	No	-\$83 billion	-\$83 billion	<a href="#">Bill Text</a>
Health Care Freedom for Patients Act (Cassidy-Crapo)	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>
Restoring Patient Protections and Affordability Act (Blunt Rochester-Wyden)	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>
CommonGround for Affordable Health Care Act (Gottheimer-Kiggans)	Extension w/ phase out above 600% FPL	1000% FPL	1	<a href="#">Insurance Fraud Accountability Act`</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>
Bipartisan Health Insurance Affordability Act (Fitzpatrick)	Extension w/ phase out above 600% FPL	700% FPL	2	<a href="#">Minimum premiums, Insurance Fraud Accountability Act`</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>
Lowering Health Care Costs for Americans Act (Marshall)	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*	Price transparency reforms, funds optional state-level reinsurance/high-risk pool programs	No	-\$30 billion	Tens of billions*	<a href="#">Bill Text</a>
Rumored White House Plan (Based on Media Reports)	Full Extension	700% FPL	2	Minimum premiums	Yes	Surplus subsidies go to HSAs+	None	No	-\$50 billion	Roughly neutral with permanent offsets	<a href="#">News Article</a>
Bipartisan HOPE Act (Bacon-Suozzi-Hurd-Gottheimer)	Full Extension up to 600%, phase out above	935% FPL	2	<a href="#">Insurance Fraud Accountability Act`</a>	No	N/A	Extend open enrollment in 2026	No	-\$60 billion	-\$60 billion	<a href="#">Press Release</a>
Prefunded Flex Spending Accounts (Cassidy)	Extended as FSA, not premium subsidy	Unspecified	Unspecified	None Specified	No	Bronze plans come with FSA Contributions^	None	No	Unknown	-\$300 billion+ if permanent	<a href="#">Press Release</a>
Fix It Act (Liccardo-Kiley)	Full Extension	600% FPL	2	<a href="#">Insurance Fraud Accountability Act`</a>	No	N/A	None	<a href="#">No Ucode Act</a>	-\$55 billion	\$90 billion in net savings	<a href="#">Press Release</a>
Keep Health Care Affordable Act (Schneider)	Full Extension	1000% FPL	4	None	No	N/A	None	No	-\$125 billion	-\$125 billion	<a href="#">Press Release</a>
Bipartisan PTC Extension Act (Kiggans-Suozzi)	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.