



Select House Proposals to Extend the ACA EPTCs

Lawmakers in the House are floating proposals to extend the Affordable Care Act (ACA) enhanced premium tax credits (EPTCs). See below for a comparison chart on some of the recent bills and proposals.

Though there are no formal scores on these proposals from the Congressional Budget Office (CBO), **estimated costs for extending the EPTCs are as follows:** for one year, \$23.4 billion; for two years, \$55.3 billion; for three years, \$85.7 billion.

Proposal	Extension	Reforms	Payfor
<p><u>Bipartisan Premium Tax Credit Extension Act</u></p> <p>(Kiggans (R-VA), Suozzi (D-NY))</p>	One year	None	None identified
<p><u>Fix It Act</u></p> <p>(Liccardo (D-CA), Kiley (R-CA))</p>	Two years	<p>Cap eligibility at 600% of the Federal Poverty Level</p> <p><i>Other reforms:</i> <u>Insurance Fraud Accountability Act</u>, which would impose civil and criminal penalties for agents and brokers who submit false ACA applications, create a consent verification process for new enrollments and changes in coverage, require plan marketers to register, and "bolster consumer protections"</p>	<u>No UPCODE Act</u>
<p><u>Bipartisan Principles</u></p> <p>(Problem Solvers Caucus; led by Bacon (R-NE), Suozzi (D-NY), Hurd (R-CO), and Gottheimer (D-NJ))</p>	Two years	<p>Income cap, phased out, between \$200,000 and \$400,000</p> <p><i>Other reforms:</i></p> <ol style="list-style-type: none"> 1. ACA Marketplaces must confirm recipient eligibility with the Death Master File 2. Establish a "preponderance of evidence" standard of proof to determine when agents and brokers should be allowed to operate in the ACA Marketplace 3. Require Marketplaces to more clearly notify recipients of the value of the APTC they are receiving 	None identified
<p><u>House Democrats' Discharge Petition*</u></p>	Three years	None	None identified

*House Minority Leader Hakeem Jeffries' (D-NY) proposed amendment to the Senate's amended version of the House CR expected to be the text of Democrats' ACA discharge petition