

119TH CONGRESS
1ST SESSION

H. R. 2553

To limit cost-sharing for prescription drugs, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

APRIL 1, 2025

Mr. HORSFORD (for himself, Mr. FIGURES, Ms. STANSBURY, Mr. JOHNSON of Georgia, Ms. WATERS, Mrs. CHERFILUS-McCORMICK, Mrs. HAYES, Mr. THOMPSON of Mississippi, and Ms. NORTON) introduced the following bill; which was referred to the Committee on Energy and Commerce, and in addition to the Committees on Education and Workforce, and Ways and Means, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned

A BILL

To limit cost-sharing for prescription drugs, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Capping Prescription
5 Costs Act of 2025”.

1 **SEC. 2. CAP ON PRESCRIPTION DRUG COST-SHARING.**

2 (a) QUALIFIED HEALTH PLANS.—Section 1302(c) of
3 the Patient Protection and Affordable Care Act (42
4 U.S.C. 18022(c)) is amended—

5 (1) in paragraph (3)(A)(i), by inserting “, in-
6 cluding cost-sharing with respect to prescription
7 drugs covered by the plan” after “charges”; and

8 (2) by adding at the end the following:

9 “(5) PRESCRIPTION DRUG COST-SHARING.—

10 “(A) 2026.—For plan years beginning in
11 2026, the cost-sharing incurred under a health
12 plan with respect to prescription drugs covered
13 by the plan shall not exceed \$2,000 per year for
14 each enrolled individual, or \$4,000 per year for
15 each family.

16 “(B) 2027 AND LATER.—

17 “(i) IN GENERAL.—In the case of any
18 plan year beginning in a calendar year
19 after 2026, the limitation under this para-
20 graph shall be equal to the applicable dol-
21 lar amount under subparagraph (A) for
22 plan years beginning in 2026, increased by
23 an amount equal to the product of that
24 amount and the medical care component of
25 the consumer price index for all urban con-

1 sumers (as published by the Bureau of
2 Labor Statistics) for that year.

3 “(ii) ADJUSTMENT TO AMOUNT.—If
4 the amount of any increase under clause
5 (i) is not a multiple of \$5, such increase
6 shall be rounded to the next lowest mul-
7 tiple of \$5.”.

8 (b) GROUP HEALTH PLANS.—

9 (1) PUBLIC HEALTH SERVICE ACT.—Part D of
10 title XXVII of the Public Health Service Act (42
11 U.S.C. 300gg–111 et seq.) is amended by inserting
12 after section 2799A–5 (42 U.S.C. 300gg–115) the
13 following:

14 **“SEC. 2799A–6. CAP ON PRESCRIPTION DRUG COST-SHAR-**
15 **ING FOR GROUP HEALTH PLANS.**

16 “A group health plan and health insurance issuer of-
17 fering group health insurance coverage shall ensure that
18 any cost-sharing imposed under the plan or coverage with
19 respect to prescription drugs covered by the plan or cov-
20 erage does not exceed the limitations provided for under
21 paragraph (5) of section 1302(c) of the Patient Protection
22 and Affordable Care Act.”.

23 (2) EMPLOYEE RETIREMENT INCOME SECURITY
24 ACT.—

1 (A) IN GENERAL.—Subpart B of part 7 of
 2 subtitle B of title I of the Employee Retirement
 3 Income Security Act of 1974 (29 U.S.C. 1185
 4 et seq.) is amended by inserting after section
 5 720 (29 U.S.C. 1185i) the following:

6 **“SEC. 721. CAP ON PRESCRIPTION DRUG COST-SHARING.**

7 “A group health plan and health insurance issuer of-
 8 fering group health insurance coverage shall ensure that
 9 any cost-sharing imposed under the plan or coverage with
 10 respect to prescription drugs covered by the plan or cov-
 11 erage does not exceed the limitations provided for under
 12 paragraph (5) of section 1302(c) of the Patient Protection
 13 and Affordable Care Act.”.

14 (B) CLERICAL AMENDMENT.—The table of
 15 contents in section 1 of the Employee Retirement
 16 Income Security Act of 1974 (29 U.S.C.
 17 1001 note) is amended by inserting after the
 18 item relating to section 720 the following:

“Sec. 721. Cap on prescription drug cost-sharing.”.

19 (3) INTERNAL REVENUE CODE OF 1986.—

20 (A) IN GENERAL.—Subchapter B of chap-
 21 ter 100 of the Internal Revenue Code of 1986
 22 is amended by inserting after section 9820 the
 23 following:

1 **“SEC. 9821. CAP ON PRESCRIPTION DRUG COST-SHARING.**

2 “A group health plan shall ensure that any cost-shar-
3 ing imposed under the plan with respect to prescription
4 drugs covered by the plan does not exceed the limitations
5 provided for under paragraph (5) of section 1302(c) of
6 the Patient Protection and Affordable Care Act.”.

7 (B) CLERICAL AMENDMENT.—The table of
8 sections for subchapter B of chapter 100 of the
9 Internal Revenue Code of 1986 is amended by
10 inserting after the item relating to section 9820
11 the following:

“Sec. 9821. Cap on prescription drug cost-sharing”.

12 (c) EFFECTIVE DATE.—The amendments made by
13 subsections (a) and (b) shall take effect with respect to
14 plan years beginning on or after January 1, 2026.

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