

119TH CONGRESS
1ST SESSION

H. R. 5612

To require payments for certain insurance policy premiums to be taken into account in determining eligibility for benefits or assistance provided through Federal funds, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

SEPTEMBER 26, 2025

Ms. TLAIB (for herself, Ms. DELAURO, Ms. NORTON, Mr. JACKSON of Illinois, Ms. BARRAGÁN, Ms. McDONALD RIVET, Mrs. MCIVER, Mr. THANEDAR, Ms. ESCOBAR, Mrs. WATSON COLEMAN, and Mrs. RAMIREZ) introduced the following bill; which was referred to the Committee on Oversight and Government Reform

A BILL

To require payments for certain insurance policy premiums to be taken into account in determining eligibility for benefits or assistance provided through Federal funds, 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 “Cost-of-Living Fair-
5 ness Act”.

1 **SEC. 2. INCOME DETERMINATION WITH RESPECT TO PAY-**
2 **MENTS FOR INSURANCE POLICIES.**

3 (a) IN GENERAL.—Notwithstanding any other provi-
4 sion of law, a payment made by an individual for a covered
5 insurance policy that provides a specified benefit to the
6 individual or a member of the household of the individual
7 shall be deducted from the income and resources of the
8 individual in determining the eligibility of the individual,
9 or any member of the household of the individual, for ben-
10 efits or assistance (or the amount or extent of benefits
11 or assistance) under any Federal program or under any
12 State or local program financed in whole or in part with
13 Federal funds.

14 (b) DEFINITIONS.—In this section:

15 (1) The term “covered insurance policy” means
16 any of the following:

17 (A) An insurance policy provided by an in-
18 surer for a passenger motor vehicle registered
19 under applicable State law to—

20 (i) the individual who pays for the
21 policy; or

22 (ii) a member of the household of
23 such individual.

24 (B) An insurance policy or product under
25 applicable State law that insures, guarantees,
26 or indemnifies against liability, loss of life, loss

1 of health, or loss through damage to, or de-
2 struction of, property, which is available to the
3 individual who pays for the policy or product or
4 a member of the household of such individual
5 based on the status of the individual or member
6 as a homeowner or a renter.

7 (C) A flood insurance policy for the prin-
8 cipal residence of an individual that is—

9 (i) issued under the National Flood
10 Insurance Act of 1968;

11 (ii) a policy for private flood insur-
12 ance, as such term is defined in section
13 102(b) of the Flood Disaster Protection
14 Act of 1973; or

15 (iii) designed to supplement either of
16 the types of policies described in clause (i)
17 or (ii).

18 (2) The terms “insurer”, “passenger motor ve-
19 hicle”, and “State” have the meanings given the
20 terms, respectively, in section 32101 of title 49,
21 United States Code.

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