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119TH CONGRESS
1ST SESSION

H. R. 6016

To amend the Internal Revenue Code of 1986 to extend and modify the enhanced premium tax credit, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

NOVEMBER 10, 2025

Mr. SCHNEIDER introduced the following bill; which was referred to the Committee on Ways and Means

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A BILL

To amend the Internal Revenue Code of 1986 to extend and modify the enhanced premium tax credit, and for other purposes.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the ''Keep Healthcare Affordable Act''.

SEC. 2. EXTENSION AND MODIFICATION OF ENHANCED PREMIUM TAX CREDIT.

(a) EXTENSION OF RULES TO INCREASE PREMIUM ASSISTANCE AMOUNTS.—Section 36B(b)(3)(A)(iii) of the Internal Revenue Code of 1986 is amended—

(1) in the matter preceding subclause (I), by striking “before January 1, 2026” and inserting “before January 1, 2030”, and

(2) in the heading, by striking “THROUGH 2025” and inserting “THROUGH 2029”.

(b) EXTENSION AND MODIFICATION OF RULE TO ALLOW CREDIT TO TAXPAYERS WHOSE HOUSEHOLD INCOME EXCEEDS SPECIFIED AMOUNT.—Section 36B(c)(1)(E) of such Code is amended—

(1) by striking “THROUGH 2025.—In the case of” and inserting “THROUGH 2029.—

“(i) BEFORE 2026.—In the case of”, and

(2) by adding at the end the following:

“(ii) AFTER 2025.—In the case of a taxable year beginning after December 31, 2025, and before January 1, 2030, subparagraph (A) shall be applied by substituting ‘but does not exceed 1000 percent’ for ‘but does not exceed 400 percent’.”.

(c) EFFECTIVE DATE.—The amendments made by this section shall apply to taxable years beginning after December 31, 2025.

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