

119TH CONGRESS
1ST SESSION

H. R. 6171

To amend the Patient Protection and Affordable Care Act to establish an out-of-pocket limit on spending for prescription drugs.

IN THE HOUSE OF REPRESENTATIVES

NOVEMBER 20, 2025

Mr. AUCHINCLOSS introduced the following bill; which was referred to the Committee on Energy and Commerce

A BILL

To amend the Patient Protection and Affordable Care Act to establish an out-of-pocket limit on spending for prescription drugs.

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 “ACA Copay Cost and
5 Affordability for Patients Act of 2025” or the “ACA
6 Copay CAP Act of 2025”.

1 **SEC. 2. ESTABLISHING AN OUT-OF-POCKET LIMIT ON**
2 **SPENDING FOR PRESCRIPTION DRUGS.**

3 (a) IN GENERAL.—Section 1302(c) of the Patient
4 Protection and Affordable Care Act (42 U.S.C. 18022(c))
5 is amended—

6 (1) by inserting after paragraph (1) the fol-
7 lowing new paragraph:

8 “(2) ANNUAL LIMITATION ON COST-SHARING
9 FOR DRUGS.—

10 “(A) IN GENERAL.—The annual cost-shar-
11 ing incurred under a health plan with respect to
12 prescription drugs dispensed during a plan year
13 beginning on or after January 1, 2027, shall
14 not exceed the dollar amount specified in sub-
15 paragraph (B) with respect to such plan year.

16 “(B) AMOUNT SPECIFIED.—For purposes
17 of subparagraph (B), the dollar amount speci-
18 fied in this subparagraph with respect to a plan
19 year is the following:

20 “(i) With respect to self-only cov-
21 erage—

22 “(I) for plan years beginning in
23 2027, \$2,000; and

24 “(II) for plan years beginning in
25 2028 or a subsequent year, the dollar
26 amount in effect under this subpara-

1 graph for plan years beginning in
 2 2027, increased by an amount equal
 3 to the product of that amount and the
 4 premium adjustment percentage
 5 under paragraph (4) for the calendar
 6 year.

7 “(ii) With respect to coverage other
 8 than self-only coverage, for plan years be-
 9 ginning in 2027 or a subsequent calendar
 10 year, twice the amount in effect under
 11 clause (i) for such plan year.

12 If the amount of any increase under clause (i)
 13 is not a multiple of \$50, such increase shall be
 14 rounded to the next lowest multiple of \$50.”;
 15 and

16 (2) in paragraph (4)—

17 (A) by striking “paragraph (1)(B)(i)” and
 18 inserting “paragraphs (1) and (2)”; and

19 (B) by striking “(as determined by the
 20 Secretary)” and inserting “(or, for purposes of
 21 paragraph (2), for 2027), as determined by the
 22 Secretary”.

23 (b) CONFORMING AMENDMENTS.—

24 (1) PPACA.—Section 1302(e)(1)(B)(i) of the
 25 Patient Protection and Affordable Care Act (42

1 U.S.C. 18022(e)(1)(B)(i)) is amended by inserting
2 “and except, with respect to plan years beginning on
3 or after January 1, 2027, in the case of an indi-
4 vidual who has incurred cost-sharing expenses with
5 respect to prescription drugs in an amount equal to
6 the limitation in effect under subsection (c)(2) for
7 such plan year, for benefits consisting of prescrip-
8 tion drugs” after “section 2713”.

9 (2) PHSA.—Section 2707(b) of the Public
10 Health Service Act (42 U.S.C. 300gg–6(b)) is
11 amended by inserting “or (2)” after “paragraph
12 (1)”.

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