

119TH CONGRESS
1ST SESSION

H. R. 6421

To amend the Patient Protection and Affordable Care Act to expand eligibility for catastrophic plans.

IN THE HOUSE OF REPRESENTATIVES

DECEMBER 4, 2025

Mr. MILLER of Ohio (for himself and Mr. SMUCKER) 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 expand eligibility for catastrophic plans.

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 “Improved Medical Pa-
5 tients Affordable Care Today Act of 2025” or the “IM-
6 PACT Act of 2025”.

7 **SEC. 2. FINDINGS.**

8 Congress finds the following:

9 (1) Accessing affordable quality health care is
10 paramount to the citizens of our Nation, including

1 the ability to obtain critical medical services while
2 maintaining lower premium structures designed for
3 financial accessibility.

4 (2) Addressing major affordability issues im-
5 pacting access to care in a landscape of increasing
6 healthcare costs is of utmost importance, including
7 stabilizing insurance markets countering the cycle of
8 rising premiums.

9 (3) Enhancing provider stability by reducing
10 uncompensated care resulting from uninsured pa-
11 tients is critical to the continued strength of our Na-
12 tion's health care systems.

13 **SEC. 3. EXPANDING ELIGIBILITY FOR CATASTROPHIC**
14 **PLANS.**

15 (a) IN GENERAL.—Section 1302(e)(2) of the Patient
16 Protection and Affordable Care Act (42 U.S.C.
17 18022(e)(2)) is amended—

18 (1) in subparagraph (B)(ii), by striking the pe-
19 riod at the end and inserting “; or”; and

20 (2) by adding at the end the following new sub-
21 paragraph:

22 “(C) with respect to the plan year involved,
23 is determined to be ineligible (or reasonably ex-
24 pects to be ineligible) for the premium tax cred-
25 it under section 36B of the Internal Revenue

1 Code of 1986 or for reduced cost-sharing under
2 section 1402 on the basis of the individual's
3 household income for such year.”.

4 (b) EFFECTIVE DATE.—The amendments made by
5 this section shall apply with respect to plan years begin-
6 ning on or after six months of enactment.

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