

119TH CONGRESS
2D SESSION

H. R. 8270

To amend title XXVII of the Public Health Service Act, the Employee Retirement Income Security Act of 1974, and the Internal Revenue Code of 1986 to require out-of-pocket expenditures for drugs to count towards an individual’s deductible and out-of-pocket maximum.

IN THE HOUSE OF REPRESENTATIVES

APRIL 14, 2026

Mr. MURPHY (for himself, Mr. MOORE of Utah, Mr. BARRETT, Mr. EDWARDS, and Ms. TENNEY) 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 amend title XXVII of the Public Health Service Act, the Employee Retirement Income Security Act of 1974, and the Internal Revenue Code of 1986 to require out-of-pocket expenditures for drugs to count towards an individual’s deductible and out-of-pocket maximum.

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 “Every Dollar Counts
5 Act of 2026”.

1 **SEC. 2. REQUIRING OUT-OF-POCKET EXPENDITURES FOR**
2 **DRUGS TO COUNT TOWARDS AN INDIVID-**
3 **UAL'S DEDUCTIBLE AND OUT-OF-POCKET**
4 **MAXIMUM.**

5 (a) PHSA.—Part D of title XXVII of the Public
6 Health Service Act (42 U.S.C. 300gg–111 et seq.) is
7 amended by adding at the end the following new section:

8 **“SEC. 2799A-11. COUNTING OUT-OF-POCKET EXPENDITURES**
9 **FOR CERTAIN DRUGS TOWARDS A DEDUCT-**
10 **IBLE AND OUT-OF-POCKET MAXIMUM.**

11 “A group health plan and a health insurance issuer
12 offering group or individual health insurance coverage
13 shall, in the case of an individual enrolled under such plan
14 or coverage who elects to purchase a drug for which bene-
15 fits are available under such plan or coverage without ap-
16 plying such benefits, count any out-of-pocket expenditures
17 incurred by such individual with respect to such drug to-
18 wards any deductible and out-of-pocket maximum that
19 would have applied had such individual applied such bene-
20 fits.”.

21 (b) ERISA.—

22 (1) IN GENERAL.—Subpart B of part 7 of sub-
23 title B of title I of the Employee Retirement Income
24 Security Act of 1974 (29 U.S.C. 1185 et seq.) is
25 amended by adding at the end the following new sec-
26 tion:

1 **“SEC. 726. COUNTING OUT-OF-POCKET EXPENDITURES FOR**
 2 **CERTAIN DRUGS TOWARDS A DEDUCTIBLE**
 3 **AND OUT-OF-POCKET MAXIMUM.**

4 “A group health plan and a health insurance issuer
 5 offering group health insurance coverage shall, in the case
 6 of a participant or beneficiary enrolled under such plan
 7 or coverage who elects to purchase a drug for which bene-
 8 fits are available under such plan or coverage without ap-
 9 plying such benefits, count any out-of-pocket expenditures
 10 incurred by such participant or beneficiary with respect
 11 to such drug towards any deductible and out-of-pocket
 12 maximum that would have applied had such participant
 13 or beneficiary applied such benefits.”.

14 (2) CLERICAL AMENDMENT.—The table of con-
 15 tents in section 1 of the Employee Retirement In-
 16 come Security Act of 1974 (29 U.S.C. 1001 note) is
 17 amended by inserting after the item relating to sec-
 18 tion 725 the following new item:

“Sec. 726. Counting out-of-pocket expenditures for certain drugs towards a de-
 ductible and out-of-pocket maximum.”.

19 (c) IRC.—

20 (1) IN GENERAL.—Subchapter B of chapter
 21 100 of the Internal Revenue Code of 1986 is amend-
 22 ed by adding at the end the following new section:

1 **“SEC. 9826. COUNTING OUT-OF-POCKET EXPENDITURES**
 2 **FOR CERTAIN DRUGS TOWARDS A DEDUCT-**
 3 **IBLE AND OUT-OF-POCKET MAXIMUM.**

4 “A group health plan shall, in the case of an indi-
 5 vidual enrolled under such plan who elects to purchase a
 6 drug for which benefits are available under such plan with-
 7 out applying such benefits, count any out-of-pocket ex-
 8 penditures incurred by such individual with respect to
 9 such drug towards any deductible and out-of-pocket max-
 10 imum that would have applied had such individual applied
 11 such benefits.”.

12 (2) CLERICAL AMENDMENT.—The table of sec-
 13 tions for subchapter B of chapter 100 of the Inter-
 14 nal Revenue Code of 1986 is amended by adding at
 15 the end the following new item:

“Sec. 9826. Counting out-of-pocket expenditures for certain drugs towards a
 deductible and out-of-pocket maximum.”.

16 (d) CONFORMING AMENDMENTS.—

17 (1) BEST PRICE.—Section 1927(c)(1)(C)(ii) of
 18 the Social Security Act (42 U.S.C. 1396r-
 19 8(c)(1)(C)(ii)) is amended—

20 (A) in subclause (IV), by striking “and” at
 21 the end;

22 (B) in subclause (V), by striking the period
 23 at the end and inserting “; and”; and

1 (C) by adding at the end the following new
 2 subclause:

3 “(VI) shall exclude any reduction
 4 in price with respect to an individual
 5 purchasing such drug without apply-
 6 ing any benefits under a group health
 7 plan (as defined in section 2791 of
 8 the Public Health Service Act), group
 9 or individual health insurance cov-
 10 erage (as so defined), or a Federal
 11 health care program (as defined in
 12 section 1128B but including the pro-
 13 gram established under chapter 89 of
 14 title 5, United States Code).”.

15 (2) AVERAGE MANUFACTURER PRICE.—Section
 16 1927(k)(1)(B)(i) of the Social Security Act (42
 17 U.S.C. 1396r–8(k)(1)(B)(i)) is amended—

18 (A) in subclause (VII), by striking “and”
 19 at the end;

20 (B) in subclause (VIII), by striking the pe-
 21 riod at the end and inserting “; and”; and

22 (C) by adding at the end the following new
 23 subclause:

24 “(IX) any reduction in price with
 25 respect to an individual purchasing

1 such drug without applying any bene-
2 fits under a group health plan (as de-
3 fined in section 2791 of the Public
4 Health Service Act), group or indi-
5 vidual health insurance coverage (as
6 so defined), or a Federal health care
7 program (as defined in section 1128B
8 but including the program established
9 under chapter 89 of title 5, United
10 States Code).”.

11 (e) EFFECTIVE DATE.—The amendments made by
12 subsections (a) through (c) shall apply with respect to plan
13 years beginning on or after January 1, 2027.

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