

119TH CONGRESS
2^D SESSION

H. R. 9455

To amend the Internal Revenue Code of 1986 to limit eligibility for the premium tax credit to individuals enrolled in qualified health plans offered by health insurance issuers that offer at least one qualified health plan which provides the option to make monthly cost-sharing payments, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

JUNE 25, 2026

Mr. BEAN of Florida (for himself and Mr. ALFORD) introduced the following bill; which was referred to the Committee on Ways and Means

A BILL

To amend the Internal Revenue Code of 1986 to limit eligibility for the premium tax credit to individuals enrolled in qualified health plans offered by health insurance issuers that offer at least one qualified health plan which provides the option to make monthly cost-sharing payments, 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 “Simplified Medical
5 Out-of-pocket Obligations Through Hassle-free Payments
6 Act” or the “SMOOTH Payments Act”.

1 **SEC. 2. SMOOTHING OUT-OF-POCKET COSTS FOR QUALI-**
2 **FIED HEALTH PLAN ENROLLEES.**

3 (a) IN GENERAL.—Section 36B(c)(3)(A)(i) of the In-
4 ternal Revenue Code of 1986 is amended by striking
5 “shall not include a qualified health plan which is a cata-
6 strophic plan described in section 1302(e) of such Act.”
7 and inserting “shall not include—

8 “(I) any qualified health plan
9 which is a catastrophic plan described
10 in section 1302(e) of such Act, or

11 “(II) any qualified health plan
12 offered by a health insurance issuer
13 that does not offer at least one quali-
14 fied health plan which provides to
15 each individual enrolled in such plan
16 the option to elect to—

17 “(aa) pay \$0 in cost-sharing
18 at the time that such individual
19 is furnished an item or service
20 for which benefits are available
21 under the plan, and

22 “(bb) pay cost-sharing under
23 the plan in monthly amounts
24 which are capped in a manner
25 similar to the manner provided in
26 subparagraph (E) of section

1 1860D–2(b)(2) of the Social Se-
2 curity Act, or in any other man-
3 ner prescribed by the Secretary
4 of Health and Human Services.”.

5 (b) EFFECTIVE DATE.—The amendment made by
6 this section shall apply to taxable years beginning after
7 December 31, 2026.

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