

119TH CONGRESS
2D SESSION

H. R. 9515

To amend the Patient Protection and Affordable Care Act to require the use of multi-factor authentication to access certain information through healthcare.gov.

IN THE HOUSE OF REPRESENTATIVES

JUNE 29, 2026

Mr. GROTHMAN (for himself, Mr. FINE, and Mr. ARRINGTON) 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 require the use of multi-factor authentication to access certain information through healthcare.gov.

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 “Marketplace Fraud
5 Accountability Act” or the “MFA Act”.

1 **SEC. 2. REQUIRING THE USE OF MULTI-FACTOR AUTHEN-**
2 **TICATION TO ACCESS CERTAIN INFORMA-**
3 **TION THROUGH HEALTHCARE.GOV.**

4 (a) IN GENERAL.—Section 1311(c) of the Patient
5 Protection and Affordable Care Act (42 U.S.C. 18031(c))
6 is amended by adding at the end the following new para-
7 graph:

8 “(8) MULTI-FACTOR AUTHENTICATION.—

9 “(A) IN GENERAL.—Subject to subpara-
10 graph (B), not later than the date that is 1
11 year after the date of enactment of this para-
12 graph, the Secretary shall require the use of
13 multi-factor authentication to verify the identity
14 of any individual attempting to access the
15 healthcare.gov website (or any successor
16 website) for purposes of—

17 “(i) enrolling in a qualified health
18 plan offered through an Exchange; or

19 “(ii) accessing any personalized infor-
20 mation with respect to such enrollment.

21 “(B) EXCEPTIONS.—Subparagraph (A)
22 shall not apply in the case of an individual that
23 does not have access to broadband service or
24 cellular service, or is otherwise unable to use
25 multi-factor authentication for reasons specified
26 by the Secretary.

1 “(C) MULTI-FACTOR AUTHENTICATION DE-
2 FINED.—For purposes of this paragraph, the
3 term ‘multi-factor authentication’ means au-
4 thentication through the verification of 2 or
5 more of the following types of authentication
6 factors:

7 “(i) Knowledge factors, such as a
8 password.

9 “(ii) Possession factors, such as a
10 token.

11 “(iii) Inherence factors, such as bio-
12 metric characteristics.”.

13 (b) EFFECTIVE DATE.—The amendments made by
14 this subsection shall apply with respect to plan years be-
15 ginning on or after the date that is 1 year after the date
16 of enactment of this subsection.

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