

119TH CONGRESS  
1ST SESSION

# S. 3391

To amend the Internal Revenue Code of 1986 to extend and modify the enhanced premium tax credits, and for other purposes.

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IN THE SENATE OF THE UNITED STATES

DECEMBER 9, 2025

Mr. HUSTED introduced the following bill; which was read twice and referred to the Committee on Finance

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## A BILL

To amend the Internal Revenue Code of 1986 to extend and modify the enhanced premium tax credits, 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 “Accountability for Bet-  
5 ter Care Act of 2025”.

6 **SEC. 2. EXTENSION AND MODIFICATION OF CREDIT.**

7 (a) IN GENERAL.—Subparagraph (E) of section  
8 36B(c)(1) of the Internal Revenue Code of 1986 is amend-  
9 ed—

1 (1) by striking “2025” in the heading and in-  
 2 serting “2027”,

3 (2) by striking “January 1, 2026, subpara-  
 4 graph (A)” and inserting “January 1, 2028—

5 “(i) except as provided in clause (ii),  
 6 subparagraph (A)”,

7 (3) by striking the period at the end and insert-  
 8 ing “, and”, and

9 (4) by adding at the end the following new  
 10 clause:

11 “(ii) in the case of such a year begin-  
 12 ning after December 31, 2026, subpara-  
 13 graph (A) shall be applied by substituting  
 14 ‘600 percent’ for ‘400 percent’.”

15 (b) APPLICABLE PERCENTAGES.—Clause (iii) of sec-  
 16 tion 36B(b)(3)(A) of the Internal Revenue Code of 1986  
 17 is amended—

18 (1) by striking “2025” in the heading and in-  
 19 serting “2027”,

20 (2) by striking “January 1, 2026” and insert-  
 21 ing “January 1, 2028”, and

22 (3) by striking the last row of the table con-  
 23 tained in subclause (II) thereof and inserting the fol-  
 24 lowing new rows:

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“in the case of taxable years beginning before January 1, 2026, 400.0 percent and higher .....	8.5	8.5
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400.0 percent up to 450.0 percent .....	8.5	8.5
450.0 percent up to 500.0 percent .....	10.5	10.5.
500.0 percent up to 550.0 percent .....	12.5	12.5
550.0 percent up to 600.0 percent .....	14.5	10.5.
600.0 percent .....	16.5	16.5.”.

1 (c) MINIMUM MONTHLY PAYMENT.—Subparagraph  
2 (A) of section 36B(b)(3) of the Internal Revenue Code of  
3 1986 is amended by adding at the end the following new  
4 clause:

5 “(iv) MINIMUM MONTHLY PAY-  
6 MENT.—In the case of taxable years begin-  
7 ning after December 31, 2025, the initial  
8 and final premium percentages under  
9 clause (iii)(II) shall be adjusted such that  
10 in no case is the premium assistance  
11 amount greater than an amount equal to  
12 the monthly premiums described in para-  
13 graph (2)(A) with respect to the taxpayer,  
14 reduced by \$5.”.

15 (d) RULES RELATING TO CITIZENSHIP.—Subsection  
16 (e) of section 36B of the Internal Revenue Code of 1986  
17 is amended by adding at the end the following new para-  
18 graph:

19 “(4) RULES FOR TAXABLE YEARS AFTER  
20 2025.—In the case of a taxable year beginning after  
21 December 31, 2025, paragraph (1) shall be applied  
22 by substituting ‘are not citizens of the United

1 States’ for ‘are individuals who are not lawfully  
2 present or, in the case of aliens who are lawfully  
3 present, are not eligible aliens.’.”

4 (e) RULES RELATING TO COVERAGE OF ABOR-  
5 TION.—Paragraph (3) of section 36B(c) is amended by  
6 adding at the end the following new subparagraph:

7 “(C) RULES RELATING TO COVERAGE OF  
8 ABORTION.—

9 “(i) IN GENERAL.—A plan which pro-  
10 vides any benefits or coverage for abortions  
11 shall not be treated as a qualified health  
12 plan.

13 “(ii) EXCEPTIONS.—Clause (i) shall  
14 not apply with respect to benefits or cov-  
15 erage of abortions where the life of the  
16 mother would be endangered if the fetus  
17 were carried to term, or the pregnancy is  
18 the result of an act of rape or incest.”.

19 (f) EFFECTIVE DATE.—The amendments made by  
20 this section shall apply to taxable years beginning after  
21 December 31, 2025.

22 **SEC. 3. RULES RELATING TO REDUCED COST-SHARING.**

23 (a) APPROPRIATION.—Section 1402 of the Patient  
24 Protection and Affordable Care Act (42 U.S.C. 18071) is

1 amended by adding at the end the following new sub-  
2 section:

3       “(h) FUNDING.—There are appropriated, out of any  
4 monies in the Treasury not otherwise appropriated, such  
5 sums as may be necessary for purposes of making pay-  
6 ments under this section for plan years beginning on or  
7 after January 1, 2027.”.

8       (b) RULES RELATING TO CITIZENSHIP.—Section  
9 1402(e) of the Patient Protection and Affordable Care Act  
10 (42 U.S.C. 18071(e)) is amended by adding at the end  
11 the following new paragraph:

12               “(4) RULES FOR PLAN YEARS AFTER 2025.—In  
13 the case of a plan year beginning after December  
14 31, 2025, paragraph (1) shall be applied by sub-  
15 stituting ‘is not a citizen of the United States’ for  
16 ‘is not lawfully present’.”.

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