

119TH CONGRESS  
1ST SESSION

# S. 46

To amend the Internal Revenue Code of 1986 to expand eligibility for the refundable credit for coverage under a qualified health plan.

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## IN THE SENATE OF THE UNITED STATES

JANUARY 9, 2025

Mrs. SHAHEEN (for herself, Ms. BALDWIN, Mr. SCHUMER, Mr. WYDEN, Mr. BLUMENTHAL, Mr. KING, Ms. HASSAN, Mr. WELCH, Mr. KAINÉ, Mr. COONS, Ms. WARREN, Mr. DURBIN, Mrs. MURRAY, Mr. WARNOCK, Mrs. GILLIBRAND, Mr. REED, Ms. DUCKWORTH, Mr. VAN HOLLEN, Ms. CORTEZ MASTO, Mr. SCHATZ, Mr. PADILLA, Ms. SMITH, Ms. KLOBUCHAR, Ms. ROSEN, Mr. KELLY, Mr. BOOKER, Mr. WHITEHOUSE, Mr. MERKLEY, Mr. SCHIFF, Mr. WARNER, Mr. MARKEY, Mr. LUJÁN, Ms. HIRONO, Mr. BENNET, Mr. HICKENLOOPER, Mr. PETERS, Mr. FETTERMAN, Mr. HEINRICH, Mr. KIM, and Ms. SLOTKIN) 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 expand eligibility for the refundable credit for coverage under a qualified health plan.

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 “Health Care Afford-  
5 ability Act of 2025”.

1 **SEC. 2. INCREASE IN ELIGIBILITY FOR CREDIT.**

2 (a) IN GENERAL.—Subparagraph (A) of section  
3 36B(c)(1) of the Internal Revenue Code of 1986 is amend-  
4 ed by striking “but does not exceed 400 percent”.

5 (b) APPLICABLE PERCENTAGES.—

6 (1) IN GENERAL.—Subparagraph (A) of section  
7 36B(b)(3) of the Internal Revenue Code of 1986 is  
8 amended to read as follows:

9 “(A) APPLICABLE PERCENTAGE.—The ap-  
10 plicable percentage for any taxable year shall be  
11 the percentage such that the applicable percent-  
12 age for any taxpayer whose household income is  
13 within an income tier specified in the following  
14 table shall increase, on a sliding scale in a lin-  
15 ear manner, from the initial premium percent-  
16 age to the final premium percentage specified in  
17 such table for such income tier:

“In the case of household income (expressed as a percent of poverty line) within the following income tier:	The initial premium percentage is—	The final premium percentage is—
Up to 150 percent .....	0	0
150 percent up to 200 percent .....	0	2.0
200 percent up to 250 percent .....	2.0	4.0
250 percent up to 300 percent .....	4.0	6.0
300 percent up to 400 percent .....	6.0	8.5
400 percent and higher .....	8.5	8.5.”.

18 (2) CONFORMING AMENDMENTS RELATING TO  
19 AFFORDABILITY OF COVERAGE.—

1           (A) Paragraph (1) of section 36B(c) of  
2 such Code is amended by striking subparagraph  
3 (E).

4           (B) Subparagraph (C) of section 36B(e)(2)  
5 of such Code is amended by striking clause (iv).

6           (C) Paragraph (4) of section 36B(c) of  
7 such Code is amended by striking subparagraph  
8 (F).

9           (c) EFFECTIVE DATE.—The amendments made by  
10 this section shall apply to taxable years beginning after  
11 December 31, 2025.

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