

[DISCUSSION DRAFT]

119TH CONGRESS
1ST SESSION

H. R. _____

To amend the Patient Protection and Affordable Care Act to expand eligibility
for catastrophic plans.

IN THE HOUSE OF REPRESENTATIVES

Mr. MILLER of Ohio introduced the following bill; which was referred to the
Committee on _____

A BILL

To amend the Patient Protection and Affordable Care Act
to expand eligibility for catastrophic plans.

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 “Improved Medical Pa-
5 tients Affordable Care Today Act of 2025” or the “IM-
6 PACT Act of 2025”.

7 **SEC. 2. FINDINGS.**

8 Congress finds the following:

1 (1) Accessing affordable quality health care is
2 paramount to the citizens of our Nation, including
3 the ability to obtain critical medical services while
4 maintaining lower premium structures designed for
5 financial accessibility.

6 (2) Addressing major affordability issues im-
7 pacting access to care in a landscape of increasing
8 healthcare costs is of utmost importance, including
9 stabilizing insurance markets countering the cycle of
10 rising premiums.

11 (3) Enhancing provider stability by reducing
12 uncompensated care resulting from uninsured pa-
13 tients is critical to the continued strength of our Na-
14 tion's health care systems.

15 **SEC. 3. EXPANDING ELIGIBILITY FOR CATASTROPHIC**
16 **PLANS.**

17 (a) IN GENERAL.—Section 1302(e)(2) of the Patient
18 Protection and Affordable Care Act (42 U.S.C.
19 18022(e)(2)) is amended—

20 (1) in subparagraph (B)(ii), by striking the pe-
21 riod at the end and inserting “; or”; and

22 (2) by adding at the end the following new sub-
23 paragraph:

24 “(C) with respect to the plan year involved,
25 is determined to be ineligible (or reasonably ex-

1 pects to be ineligible) for the premium tax cred-
2 it under section 36B of the Internal Revenue
3 Code of 1986 or for reduced cost-sharing under
4 section 1402 on the basis of the individual's
5 household income for such year.”.

6 (b) EFFECTIVE DATE.—The amendments made by
7 this section shall apply with respect to plan years begin-
8 ning on or after .