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(Original Signature of Member)

119TH CONGRESS  
1ST SESSION

**H. R.** \_\_\_\_\_

To amend the Patient Protection and Affordable Care Act to facilitate the enrollment of individuals in qualified health plans.

\_\_\_\_\_  
IN THE HOUSE OF REPRESENTATIVES

Mr. PAPPAS introduced the following bill; which was referred to the Committee  
on \_\_\_\_\_  
\_\_\_\_\_

**A BILL**

To amend the Patient Protection and Affordable Care Act  
to facilitate the enrollment of individuals in qualified  
health 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 “Protecting Access to  
5       Affordable Coverage Act of 2025”.

1 **SEC. 2. FACILITATING THE ENROLLMENT OF INDIVIDUALS**  
2 **IN QUALIFIED HEALTH PLANS.**

3 (a) EXTENDING THE OPEN ENROLLMENT PERIOD  
4 FOR PLAN YEAR 2026.—Section 1311(c)(6) of the Patient  
5 Protection and Affordable Care Act (42 U.S.C.  
6 18031(c)(6)) is amended—

7 (1) in subparagraph (B), by inserting “, subject  
8 to subparagraph (E),” after “as determined by the  
9 Secretary”;

10 (2) in subparagraph (C), by striking “and” at  
11 the end;

12 (3) in subparagraph (D), by striking the period  
13 and inserting “; and”; and

14 (4) by adding at the end the following new sub-  
15 paragraph:

16 “(E) an open enrollment period for enroll-  
17 ments for plan year 2026 that begins not later  
18 than November 1, 2025, and ends not earlier  
19 than May 1, 2026.”.

20 (b) REPEAL OF CERTAIN VERIFICATION REQUIRE-  
21 MENTS.—The amendments made by section 71303 of an  
22 Act to provide for reconciliation pursuant to title II of H.  
23 Con. Res. 14 (Public Law 119–21) are repealed, and any  
24 provision of law amended by such section is restored or  
25 revived as if such amendments had never been enacted.

1       (c) ENSURING ENROLLMENT OPPORTUNITIES FOR  
2 CERTAIN INDIVIDUALS.—

3           (1) IN GENERAL.—Section 36B(c)(3)(A) of the  
4 Internal Revenue Code of 1986 is amended by strik-  
5 ing clause (iii).

6           (2) ESTABLISHMENT OF SPECIAL ENROLLMENT  
7 PERIOD.—

8           (A) IN GENERAL.—Section 1311(c)(6) of  
9 the Patient Protection and Affordable Care Act  
10 (42 U.S.C. 18031(c)(6)), as amended by sub-  
11 section (a), is further amended—

12               (i) in subparagraph (D), by striking  
13 “and” at the end;

14               (ii) in subparagraph (E), by striking  
15 the period and inserting “; and”; and

16               (iii) by adding at the end the fol-  
17 lowing new subparagraph:

18           “(F) a special enrollment period once per  
19 month for an individual who is eligible for the  
20 advance payment of premium tax credits under  
21 section 1412 and whose household income is  
22 not expected to exceed 150 percent of the pov-  
23 erty line for a family of the size involved.”.

24           (B) EFFECTIVE DATE.—The amendments  
25 made by subparagraph (A) shall apply with re-

1           spect to plan years beginning on or after Janu-  
2           ary 1, 2026.

3           (d) NAVIGATOR GRANTS.—Section 1311(i) of the Pa-  
4   tient Protection and Affordable Care Act (42 U.S.C.  
5   18031(i)) is amended—

6           (1) in paragraph (2), by adding at the end the  
7   following new subparagraph:

8           “(C) MANDATORY GRANT.—In awarding  
9   grants under paragraph (1), the Exchange  
10   shall, for each plan year (beginning with plan  
11   year 2026)—

12           “(i) award such grants only to entities  
13   with a physical presence in the State of  
14   such Exchange; and

15           “(ii) award such a grant to at least 1  
16   entity described in this paragraph.”;

17           (2) in paragraph (4)(A)—

18           (A) in the matter preceding clause (i), by  
19   inserting “(financial or otherwise)” after “inter-  
20   est”;

21           (B) in clause (i), by striking “or” at the  
22   end;

23           (C) in clause (ii), by striking the period  
24   and inserting “; or”; and

1 (D) by adding at the end the following new  
2 clause:

3 “(iii) for plan year 2026 or a subse-  
4 quent plan year—

5 “(I) be an enhanced direct enroll-  
6 ment entity;

7 “(II) charge any fees to appli-  
8 cants or enrollees; or

9 “(III) request any form of remu-  
10 nation from or on behalf of any ap-  
11 plicant or enrollee.”; and

12 (3) in paragraph (6)—

13 (A) by striking “FUNDING.—Grants  
14 under” and inserting “FUNDING.—

15 “(A) STATE EXCHANGES.—Grants under”; and

16 (B) by adding at the end the following new  
17 subparagraph:

18 “(B) FEDERAL EXCHANGES.—

19 “(i) IN GENERAL.—For purposes of  
20 carrying out this subsection, with respect  
21 to Exchanges established and operated by  
22 the Secretary pursuant to section 1321(c),  
23 the Secretary shall obligate \$100,000,000  
24 out of amounts collected through the user  
25 fees on participating health insurance

1 issuers pursuant to section 156.50 of title  
2 45, Code of Federal Regulations (or any  
3 successor regulations) for fiscal year 2026  
4 and each subsequent fiscal year. Such  
5 amount for a fiscal year shall remain avail-  
6 able until expended.

7 “(ii) ALLOCATION.—

8 “(I) IN GENERAL.—The Sec-  
9 retary shall, out of amounts obligated  
10 under clause (i) for a fiscal year, allo-  
11 cate to each Exchange established and  
12 operated by the Secretary in a State  
13 pursuant to section 1321(c), for mak-  
14 ing grants under paragraph (1) dur-  
15 ing such fiscal year—

16 “(aa) \$1,250,000; plus

17 “(bb) an amount that bears  
18 the same ratio to the total re-  
19 maining obligated funds (as de-  
20 fined in subclause (II)) for such  
21 fiscal year as the number of indi-  
22 viduals enrolled in a qualified  
23 health plan offered through an  
24 Exchange established in such  
25 State, or enrolled under the State

1 plan of such State under title  
2 XIX (or waiver of such plan),  
3 during the preceding fiscal year  
4 bears to the total number of indi-  
5 viduals enrolled in such a plan  
6 offered through an Exchange es-  
7 tablished in any State that is a  
8 specified State (as defined in  
9 subclause (II)) with respect to  
10 such fiscal year, or enrolled  
11 under the State plan of any such  
12 State under title XIX (or waiver  
13 of such plan), during such pre-  
14 ceding fiscal year.

15 “(II) DEFINITIONS.—In this  
16 clause:

17 “(aa) TOTAL REMAINING  
18 OBLIGATED FUNDS.—The term  
19 ‘total remaining obligated funds’  
20 means, with respect to a fiscal  
21 year, \$100,000,000, less an  
22 amount equal to the product of—

23 “(AA) \$1,250,000; and

24 “(BB) the number of  
25 Exchanges described in

1 clause (i) for such fiscal  
2 year.

3 “(bb) SPECIFIED STATE.—

4 The term ‘specified State’ means,  
5 with respect to a fiscal year, a  
6 State in which the Secretary es-  
7 tablishes and operates an Ex-  
8 change pursuant to section  
9 1321(c).”.