

## Accountability for Better Care Act

*Senator Jon Husted*

**Problem:** The Affordable Care Act (ACA) has made health care less affordable, and extending the Enhanced Premium Tax Credits (EPTCs) without any reforms simply transfers the rising cost of health care onto taxpayers.

Without any action, American families will see their premiums rise because of the perverse incentives and failures created by Congressional Democrats through the Affordable Care Act. American health care is not underfunded; it is under-accountable.

**Solution:** The *Accountability for Better Care Act* extends EPTCs on a short-term basis with reforms to promote program integrity and remove perverse incentives. **The *Accountability for Better Care Act* creates a runway for Congress to address the root causes of higher health care costs, while providing Americans with stability in their premiums.**

*The Accountability for Better Care Act:*

- Extends Enhanced Premium Tax Credits for two years, providing Congress a runway to substantively address the rising costs of health care.
- Requires a minimum monthly payment of \$5 for all ACA enrollees. Zero-dollar premium plans created by the American Rescue Plan Act invited fraud at the taxpayer's expense. Requiring even a modest monthly premium will help reduce the incentives for fraudulent enrollees.
- Maintains household premium contributions for incomes between 100% and 400% of the Federal Poverty Level (FPL).
- Extends eligibility to individuals between 400% and 600% FPL, with gradually increasing household premium contributions up to 600% FPL threshold (600% FPL for a household of 4 is \$192,000 annually).
  - Expiring EPTCs create a large premium increase for individuals earning above 400% FPL. This proposal phases in increasing household contributions up to the 600% FPL income cap.
- Appropriates Cost Sharing Reductions beginning in 2027.
  - Funding the Cost Sharing Reductions would lower premiums approximately 10-20% percent by removing the need for silver-loading.
- Includes Hyde Amendment protections for Qualified Health Plans beginning in plan year 2026.
- Extends eligibility only to U.S. Citizens. Currently, EPTCs are available to noncitizens lawfully present in the United States.

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