

119TH CONGRESS
1ST SESSION

H. R. 6760

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

IN THE HOUSE OF REPRESENTATIVES

DECEMBER 16, 2025

Mr. PAPPAS (for himself, Ms. NORTON, Ms. GOODLANDER, and Ms. JOHNSON of Texas) introduced the following bill; which was referred to the Committee on Energy and Commerce, and in addition to the Committee on Ways and Means, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned

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 Res. 14 (Public Law 119–21) are repealed, and any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).”.

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