

119TH CONGRESS
1ST SESSION

H. R. 930

To amend titles II and XVIII of the Social Security Act to eliminate the disability insurance benefits waiting period for individuals with disabilities, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

FEBRUARY 4, 2025

Mr. DOGGETT (for himself, Mr. FITZPATRICK, Ms. ANSARI, Ms. BARRAGÁN, Mr. BEYER, Mr. BISHOP, Ms. BONAMICI, Mr. BOYLE of Pennsylvania, Ms. BROWNLEY, Mr. CARSON, Mr. CASAR, Ms. CASTOR of Florida, Mr. CASTRO of Texas, Ms. CHU, Mr. CLEAVER, Mr. COHEN, Ms. CROCKETT, Mr. CROW, Mr. DAVIS of Illinois, Mrs. McCLAIN DELANEY, Ms. DELAURO, Mrs. DINGELL, Ms. ESCOBAR, Mr. ESPAILLAT, Ms. LEGER FERNANDEZ, Mr. FIELDS, Mrs. FLETCHER, Mr. GARAMENDI, Mr. GARCÍA of Illinois, Ms. GARCIA of Texas, Mr. GOLDEN of Maine, Mr. GOLDMAN of New York, Mr. GOTTHEIMER, Mr. GREEN of Texas, Mr. GRIJALVA, Mrs. HAYES, Ms. HOYLE of Oregon, Ms. JAYPAL, Mr. JOHNSON of Georgia, Mr. KHANNA, Ms. LEE of Pennsylvania, Mr. LYNCH, Mr. MAGAZINER, Mrs. MCBATH, Ms. MENG, Ms. MOORE of Wisconsin, Mr. NORCROSS, Ms. NORTON, Ms. OCASIO-CORTEZ, Mr. PANETTA, Ms. PINGREE, Mrs. RAMIREZ, Mr. RASKIN, Ms. SALINAS, Ms. SÁNCHEZ, Ms. SCANLON, Ms. SCHAKOWSKY, Mr. SHERMAN, Ms. SHERRILL, Mr. SOTO, Mrs. SYKES, Mr. TAKANO, Mr. THOMPSON of Mississippi, Ms. TITUS, Mr. TONKO, Mrs. TRAHAN, Mr. TURNER of Texas, Mr. VEASEY, Ms. VELÁZQUEZ, Ms. WASSERMAN SCHULTZ, Ms. WATERS, Mrs. WATSON COLEMAN, Ms. WILLIAMS of Georgia, and Ms. WILSON of Florida) introduced the following bill; which was referred to the Committee on Ways and Means, and in addition to the Committee on Energy and Commerce, 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 titles II and XVIII of the Social Security Act

to eliminate the disability insurance benefits waiting period for individuals with disabilities, and for other purposes.

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 “Stop the Wait Act of
5 2025”.

6 **SEC. 2. ELIMINATION OF DISABILITY WAITING PERIOD FOR**

7 **SOCIAL SECURITY DISABILITY INSURANCE**
8 **BENEFITS.**

9 (a) ELIMINATION OF WAITING PERIOD FOR DIS-
10 ABILITY INSURANCE BENEFITS.—Section 223 of the So-
11 cial Security Act (42 U.S.C. 423) is amended—

12 (1) in subsection (a)—

13 (A) in paragraph (1), in the matter fol-
14 lowing subparagraph (E)—

15 (i) by striking “disability insurance
16 benefit (i) for each month” and all that
17 follows through “, or (iii)” and inserting
18 “disability insurance benefit”; and

19 (ii) by striking “, but only if” and all
20 that follows through “under such dis-
21 ability”; and

22 (B) in paragraph (2), by striking “as
23 though he had attained age 62 in—” and all

1 that follows through “such disability insurance
2 benefits,” and inserting “as though the indi-
3 vidual had attained age 62 in the first month
4 for which the individual becomes entitled to
5 such disability insurance benefits;”; and
6 (2) in subsection (e)—

7 (A) in the subsection heading, by striking
8 “Definitions of Insured Status and Waiting Pe-
9 riod” and inserting “Definition of Insured Sta-
10 tus”;

11 (B) by striking “For purposes of this sec-
12 tion” and all that follows through “in any
13 month if—” and inserting “For purposes of
14 this section, an individual shall be insured for
15 disability insurance benefits in any month if—
16 ”;

17 (C) by striking paragraph (2);

18 (D) by redesignating subparagraphs (A)
19 and (B) as paragraphs (1) and (2), respectively
20 (and adjusting the margins accordingly);

21 (E) in paragraph (2) (as so redesi-
22 gnated)—

23 (i) by redesignating clauses (i), (ii),
24 and (iii) as subparagraphs (A), (B), and
25 (C), respectively; and

8 (b) PHASE-DOWN OF WAITING PERIOD FOR DIS-
9 ABILITY INSURANCE BENEFITS.—For purposes of appli-
10 cations for disability insurance benefits filed on or after
11 the date of enactment of this Act and before January 1,
12 2030, section 223(c)(2) of the Social Security Act (42
13 U.S.C. 423(c)(2)) shall be applied by making the following
14 substitutions:

(2) For applications filed in calendar year 2028, substitute “two” for “five” and “fourteenth” for “seventeenth” each place it appears.

(3) For applications filed in calendar year 2029, substitute “one” for “five” and “thirteenth” for “seventeenth” each place it appears.

1 (c) EFFECTIVE DATE.—The amendments made by
2 subsection (a) shall take effect on January 1, 2030, and
3 apply with respect to applications for disability insurance
4 benefits filed on or after January 1, 2029.

5 (d) CONFORMING AMENDMENTS.—Effective January
6 1, 2030:

7 (1) Section 223(a)(1)(A) of the Social Security
8 Act (42 U.S.C. 423(a)(1)(A)) is amended by striking
9 “(c)(1)” and inserting “(c)”.

10 (2) Section 7(d)(3) of the Railroad Retirement
11 Act of 1974 (45 U.S.C. 231f(d)(3)) is amended by
12 striking “223(c)(1)” and inserting “223(c)”.

13 **SEC. 3. MEDICARE ELIGIBILITY FOR CERTAIN INDIVIDUALS**
14 **DURING WAITING PERIOD FOR SOCIAL SECU-**
15 **RITY DISABILITY INSURANCE BENEFITS.**

16 (a) ELIMINATION OF WAITING PERIOD FOR CERTAIN
17 INDIVIDUALS WITHOUT MINIMUM ESSENTIAL COV-
18 ERAGE.—

19 (1) IN GENERAL.—Section 226 the Social Secu-
20 rity Act (42 U.S.C. 426) is amended by adding at
21 the end the following new subsection:

22 “(j)(1) For purposes of applying this section in the
23 case of an eligible individual described in paragraph (2),
24 the following special rules shall apply:

1 “(A) Subsection (b)(2) shall be applied as
2 if there were no requirement for any entitlement to benefits, or status, for a period of 24
3 months prior to receiving such benefits or sta-
4 tus.

6 “(B) The entitlement under such sub-
7 section shall be available retroactively to the
8 first day of the first month (rather than twen-
9 ty-fifth month) of entitlement or status.

10 “(C) Subsection (f) shall not be applied.

11 “(2) For purposes of applying this section, an
12 ‘eligible individual’ is an individual, with respect to
13 a month—

14 “(A) who has not yet attained the age of
15 65;

16 “(B) who is entitled to benefits described
17 in subparagraph (A) of subsection (b)(2); and

18 “(C) with respect to whom section
19 5000A(e)(1)(A) of the Internal Revenue Code
20 of 1986 would apply if the reference to ‘8 per-
21 cent’ in such section were a reference to ‘8.5
22 percent’.”.

23 (2) CONFORMING AMENDMENTS.—Section 1811
24 of the Social Security Act (42 U.S.C. 1395c) is
25 amended—

1 (A) at the end of paragraph (2), by strik-
2 ing “and”;

3 (B) by striking the period at the end and
4 inserting “, and”; and

5 (C) by adding at the end the following new
6 paragraph:

7 “(4) eligible individuals (as described in section
8 226(j)(2)).”.

9 (b) SPECIAL ENROLLMENT PERIOD AND COVERAGE

10 APPLICATION FOR CERTAIN INDIVIDUALS WITHOUT MIN-
11 IMUM ESSENTIAL COVERAGE.—Section 1837 of the Social
12 Security Act (42 U.S.C. 1395p) is amended by adding at
13 the end the following new subsection:

14 “(o)(1) In applying this section in the case of an eligi-
15 ble individual who is entitled to benefits under part A pur-
16 suant to the operation of section 226(j), the following spe-
17 cial rules shall apply:

18 “(A) The initial enrollment period under
19 subsection (d) shall begin on the first day of the
20 first month in which the individual satisfies the
21 requirement of section 1836(a)(1).

22 “(B) In applying subsection (g)(1), the ini-
23 tial enrollment period shall begin on the first
24 day of the first month of entitlement to dis-

1 ability insurance benefits referred to in such
2 subsection.

3 “(2) In applying this section in the case of an
4 individual who became entitled to benefits under
5 part A, but had not been entitled to such benefits
6 for a period of 24 calendar months as of the date
7 of enactment of the Stop the Wait Act of 2025, and
8 is entitled to such benefits pursuant to the applica-
9 tion of section 226(j), the initial enrollment period
10 under subsection (d) for such individual shall begin
11 on the first day of the first month following the date
12 of enactment of the Stop the Wait Act of 2025 and
13 shall end seven months later.”.

