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119TH CONGRESS
2D SESSION

H. R. 9455

To amend the Internal Revenue Code of 1986 to limit eligibility for the premium tax credit to individuals enrolled in qualified health plans offered by health insurance issuers that offer at least one qualified health plan which provides the option to make monthly cost-sharing payments, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

JUNE 25, 2026

Mr. BEAN of Florida (for himself and Mr. ALFORD) introduced the following bill; which was referred to the Committee on Ways and Means

A BILL

To amend the Internal Revenue Code of 1986 to limit eligibility for the premium tax credit to individuals enrolled in qualified health plans offered by health insurance issuers that offer at least one qualified health plan which provides the option to make monthly cost-sharing payments, and for other purposes.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the "Simplified Medical Out-of-pocket Obligations Through Hassle-free Payments Act" or the "SMOOTH Payments Act".

SEC. 2. SMOOTHING OUT-OF-POCKET COSTS FOR QUALIFIED HEALTH PLAN ENROLLEES.

(a) IN GENERAL.—Section 36B(c)(3)(A)(i) of the Internal Revenue Code of 1986 is amended by striking "shall not include a qualified health plan which is a catastrophic plan described in section 1302(e) of such Act." and inserting "shall not include—

"(I) any qualified health plan which is a catastrophic plan described in section 1302(e) of such Act, or

"(II) any qualified health plan offered by a health insurance issuer that does not offer at least one qualified health plan which provides to each individual enrolled in such plan the option to elect to—

"(aa) pay $0 in cost-sharing at the time that such individual is furnished an item or service for which benefits are available under the plan, and

"(bb) pay cost-sharing under the plan in monthly amounts which are capped in a manner similar to the manner provided in subparagraph (E) of section

1860D–2(b)(2) of the Social Security Act, or in any other manner prescribed by the Secretary of Health and Human Services.''.

(b) EFFECTIVE DATE.—The amendment made by this section shall apply to taxable years beginning after December 31, 2026.

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