

## HR 247

### Health Care Affordability Act of 2025

**Congress:** 119 (2025–2027, Current)

**Chamber:** House

**Policy Area:** Taxation

**Introduced:** Jan 9, 2025

**Current Status:** Referred to the House Committee on Ways and Means.

**Latest Action:** Referred to the House Committee on Ways and Means. (Jan 9, 2025)

**Official Text:** <https://www.congress.gov/bill/119th-congress/house-bill/247>

## Sponsor

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**Name:** Rep. Underwood, Lauren [D-IL-14]

**Party:** Democratic • **State:** IL • **Chamber:** House

## Cosponsors (165 total)

Cosponsor	Party / State	Role	Date Joined
Del. Norton, Eleanor Holmes [D-DC]	D · DC		Jan 9, 2025
Rep. Amo, Gabe [D-RI-1]	D · RI		Jan 9, 2025
Rep. Barragán, Nanette Diaz [D-CA-44]	D · CA		Jan 9, 2025
Rep. Beyer, Donald S. [D-VA-8]	D · VA		Jan 9, 2025
Rep. Budzinski, Nikki [D-IL-13]	D · IL		Jan 9, 2025
Rep. Castor, Kathy [D-FL-14]	D · FL		Jan 9, 2025
Rep. DeGette, Diana [D-CO-1]	D · CO		Jan 9, 2025
Rep. DelBene, Suzan K. [D-WA-1]	D · WA		Jan 9, 2025
Rep. Grijalva, Raúl M. [D-AZ-7]	D · AZ		Jan 9, 2025
Rep. Horsford, Steven [D-NV-4]	D · NV		Jan 9, 2025
Rep. Hoyer, Steny H. [D-MD-5]	D · MD		Jan 9, 2025
Rep. Hoyle, Val T. [D-OR-4]	D · OR		Jan 9, 2025
Rep. Johnson, Henry C. "Hank" [D-GA-4]	D · GA		Jan 9, 2025
Rep. Moore, Gwen [D-WI-4]	D · WI		Jan 9, 2025
Rep. Morelle, Joseph D. [D-NY-25]	D · NY		Jan 9, 2025
Rep. Panetta, Jimmy [D-CA-19]	D · CA		Jan 9, 2025
Rep. Pettersen, Brittany [D-CO-7]	D · CO		Jan 9, 2025
Rep. Pocan, Mark [D-WI-2]	D · WI		Jan 9, 2025
Rep. Schakowsky, Janice D. [D-IL-9]	D · IL		Jan 9, 2025
Rep. Stevens, Haley M. [D-MI-11]	D · MI		Jan 9, 2025
Rep. Titus, Dina [D-NV-1]	D · NV		Jan 9, 2025
Rep. Tonko, Paul [D-NY-20]	D · NY		Jan 9, 2025
Rep. Scanlon, Mary Gay [D-PA-5]	D · PA		Jan 13, 2025
Rep. Omar, Ilhan [D-MN-5]	D · MN		Jan 22, 2025
Rep. Craig, Angie [D-MN-2]	D · MN		Jan 23, 2025
Rep. Schneider, Bradley Scott [D-IL-10]	D · IL		Feb 5, 2025
Rep. Turner, Sylvester [D-TX-18]	D · TX		Feb 7, 2025
Rep. Davids, Sharice [D-KS-3]	D · KS		Feb 10, 2025
Rep. Garcia, Robert [D-CA-42]	D · CA		Feb 10, 2025
Rep. McIver, LaMonica [D-NJ-10]	D · NJ		Feb 10, 2025
Rep. Waters, Maxine [D-CA-43]	D · CA		Feb 10, 2025
Rep. Brownley, Julia [D-CA-26]	D · CA		Feb 12, 2025
Rep. Frost, Maxwell [D-FL-10]	D · FL		Feb 12, 2025
Rep. Schrier, Kim [D-WA-8]	D · WA		Feb 12, 2025
Rep. Bonamici, Suzanne [D-OR-1]	D · OR		Feb 18, 2025
Rep. Jackson, Jonathan L. [D-IL-1]	D · IL		Feb 21, 2025
Rep. McClellan, Jennifer L. [D-VA-4]	D · VA		Feb 21, 2025
Rep. Mrvan, Frank J. [D-IN-1]	D · IN		Feb 21, 2025
Rep. Lee, Susie [D-NV-3]	D · NV		Feb 24, 2025
Rep. Bishop, Sanford D. [D-GA-2]	D · GA		Feb 25, 2025
Rep. Salinas, Andrea [D-OR-6]	D · OR		Feb 25, 2025

Cosponsor	Party / State	Role	Date Joined
Rep. Ansari, Yassamin [D-AZ-3]	D · AZ		Mar 5, 2025
Rep. Lofgren, Zoe [D-CA-18]	D · CA		Mar 14, 2025
Rep. Dexter, Maxine [D-OR-3]	D · OR		Mar 24, 2025
Rep. Frankel, Lois [D-FL-22]	D · FL		Mar 24, 2025
Rep. Cisneros, Gilbert Ray, Jr. [D-CA-31]	D · CA		Mar 25, 2025
Rep. Matsui, Doris O. [D-CA-7]	D · CA		Mar 31, 2025
Rep. Levin, Mike [D-CA-49]	D · CA		Apr 3, 2025
Rep. Chu, Judy [D-CA-28]	D · CA		Apr 10, 2025
Rep. Sherman, Brad [D-CA-32]	D · CA		Apr 10, 2025
Rep. Bell, Wesley [D-MO-1]	D · MO		Apr 17, 2025
Rep. Gomez, Jimmy [D-CA-34]	D · CA		Apr 17, 2025
Rep. Torres, Norma J. [D-CA-35]	D · CA		Apr 17, 2025
Rep. Kennedy, Timothy M. [D-NY-26]	D · NY		Apr 24, 2025
Rep. Landsman, Greg [D-OH-1]	D · OH		Apr 29, 2025
Rep. Goodlander, Maggie [D-NH-2]	D · NH		May 14, 2025
Rep. Scholten, Hillary J. [D-MI-3]	D · MI		May 14, 2025
Rep. Sykes, Emilia Strong [D-OH-13]	D · OH		May 14, 2025
Rep. Castro, Joaquin [D-TX-20]	D · TX		May 29, 2025
Rep. McDonald Rivet, Kristen [D-MI-8]	D · MI		May 29, 2025
Rep. Pelosi, Nancy [D-CA-11]	D · CA		Jun 2, 2025
Rep. Randall, Emily [D-WA-6]	D · WA		Jun 20, 2025
Rep. Sorensen, Eric [D-IL-17]	D · IL		Jun 20, 2025
Rep. McBath, Lucy [D-GA-6]	D · GA		Jun 23, 2025
Rep. Trahan, Lori [D-MA-3]	D · MA		Jun 23, 2025
Rep. Pou, Nellie [D-NJ-9]	D · NJ		Jul 2, 2025
Rep. Pingree, Chellie [D-ME-1]	D · ME		Jul 14, 2025
Rep. Quigley, Mike [D-IL-5]	D · IL		Jul 17, 2025
Rep. Mannion, John W. [D-NY-22]	D · NY		Jul 21, 2025
Rep. Casten, Sean [D-IL-6]	D · IL		Jul 23, 2025
Rep. Larson, John B. [D-CT-1]	D · CT		Jul 25, 2025
Rep. Cohen, Steve [D-TN-9]	D · TN		Jul 29, 2025
Rep. Vindman, Eugene Simon [D-VA-7]	D · VA		Jul 29, 2025
Rep. Subramanyam, Suhas [D-VA-10]	D · VA		Aug 1, 2025
Rep. Deluzio, Christopher R. [D-PA-17]	D · PA		Aug 5, 2025
Rep. Cherfilus-McCormick, Sheila [D-FL-20]	D · FL		Aug 8, 2025
Rep. Courtney, Joe [D-CT-2]	D · CT		Aug 8, 2025
Rep. Dingell, Debbie [D-MI-6]	D · MI		Aug 8, 2025
Rep. McBride, Sarah [D-DE-At Large]	D · DE		Aug 8, 2025
Rep. Soto, Darren [D-FL-9]	D · FL		Aug 8, 2025
Rep. Wasserman Schultz, Debbie [D-FL-25]	D · FL		Aug 8, 2025
Rep. Clarke, Yvette D. [D-NY-9]	D · NY		Aug 15, 2025
Rep. Dean, Madeleine [D-PA-4]	D · PA		Aug 15, 2025

Cosponsor	Party / State	Role	Date Joined
Rep. Gonzalez, Vicente [D-TX-34]	D · TX		Aug 15, 2025
Rep. Khanna, Ro [D-CA-17]	D · CA		Aug 15, 2025
Rep. Krishnamoorthi, Raja [D-IL-8]	D · IL		Aug 15, 2025
Rep. Larsen, Rick [D-WA-2]	D · WA		Aug 15, 2025
Rep. Morrison, Kelly [D-MN-3]	D · MN		Aug 15, 2025
Rep. Moulton, Seth [D-MA-6]	D · MA		Aug 15, 2025
Rep. Mullin, Kevin [D-CA-15]	D · CA		Aug 15, 2025
Rep. Stanton, Greg [D-AZ-4]	D · AZ		Aug 19, 2025
Rep. Bynum, Janelle S. [D-OR-5]	D · OR		Aug 26, 2025
Rep. Correa, J. Luis [D-CA-46]	D · CA		Aug 26, 2025
Rep. Garcia, Sylvia R. [D-TX-29]	D · TX		Aug 26, 2025
Rep. Hayes, Jahana [D-CT-5]	D · CT		Aug 26, 2025
Rep. Magaziner, Seth [D-RI-2]	D · RI		Aug 26, 2025
Rep. Menendez, Robert [D-NJ-8]	D · NJ		Aug 26, 2025
Rep. Balint, Becca [D-VT-At Large]	D · VT		Sep 2, 2025
Rep. Brown, Shontel M. [D-OH-11]	D · OH		Sep 2, 2025
Rep. Carter, Troy A. [D-LA-2]	D · LA		Sep 2, 2025
Rep. Crow, Jason [D-CO-6]	D · CO		Sep 2, 2025
Rep. Elfreth, Sarah [D-MD-3]	D · MD		Sep 2, 2025
Rep. Foushee, Valerie P. [D-NC-4]	D · NC		Sep 2, 2025
Rep. Houlahan, Chrissy [D-PA-6]	D · PA		Sep 2, 2025
Rep. Ivey, Glenn [D-MD-4]	D · MD		Sep 2, 2025
Rep. Kamlager-Dove, Sydney [D-CA-37]	D · CA		Sep 2, 2025
Rep. Kelly, Robin L. [D-IL-2]	D · IL		Sep 2, 2025
Rep. McClain Delaney, April [D-MD-6]	D · MD		Sep 2, 2025
Rep. McCollum, Betty [D-MN-4]	D · MN		Sep 2, 2025
Rep. Neguse, Joe [D-CO-2]	D · CO		Sep 2, 2025
Rep. Ruiz, Raul [D-CA-25]	D · CA		Sep 2, 2025
Rep. Strickland, Marilyn [D-WA-10]	D · WA		Sep 2, 2025
Rep. Thاندار, Shri [D-MI-13]	D · MI		Sep 2, 2025
Rep. Tokuda, Jill N. [D-HI-2]	D · HI		Sep 2, 2025
Rep. Torres, Ritchie [D-NY-15]	D · NY		Sep 2, 2025
Rep. Watson Coleman, Bonnie [D-NJ-12]	D · NJ		Sep 2, 2025
Rep. Wilson, Frederica S. [D-FL-24]	D · FL		Sep 2, 2025
Rep. Escobar, Veronica [D-TX-16]	D · TX		Sep 4, 2025
Rep. Cleaver, Emanuel [D-MO-5]	D · MO		Sep 9, 2025
Rep. Fletcher, Lizzie [D-TX-7]	D · TX		Sep 9, 2025
Rep. Friedman, Laura [D-CA-30]	D · CA		Sep 9, 2025
Rep. Gillen, Laura [D-NY-4]	D · NY		Sep 9, 2025
Rep. Leger Fernandez, Teresa [D-NM-3]	D · NM		Sep 9, 2025
Rep. Lynch, Stephen F. [D-MA-8]	D · MA		Sep 9, 2025
Rep. Moskowitz, Jared [D-FL-23]	D · FL		Sep 9, 2025

Cosponsor	Party / State	Role	Date Joined
Rep. Norcross, Donald [D-NJ-1]	D · NJ		Sep 9, 2025
Rep. Olszewski, Johnny [D-MD-2]	D · MD		Sep 9, 2025
Rep. Rivas, Luz M. [D-CA-29]	D · CA		Sep 9, 2025
Rep. Simon, Lateefah [D-CA-12]	D · CA		Sep 9, 2025
Rep. Suozzi, Thomas R. [D-NY-3]	D · NY		Sep 9, 2025
Rep. Thompson, Bennie G. [D-MS-2]	D · MS		Sep 9, 2025
Rep. Veasey, Marc A. [D-TX-33]	D · TX		Sep 9, 2025
Del. Plaskett, Stacey E. [D-VI-At Large]	D · VI		Sep 15, 2025
Rep. Beatty, Joyce [D-OH-3]	D · OH		Sep 15, 2025
Rep. Bera, Ami [D-CA-6]	D · CA		Sep 15, 2025
Rep. Clyburn, James E. [D-SC-6]	D · SC		Sep 15, 2025
Rep. Conaway, Herbert C. [D-NJ-3]	D · NJ		Sep 15, 2025
Rep. Figures, Shomari [D-AL-2]	D · AL		Sep 15, 2025
Rep. Jacobs, Sara [D-CA-51]	D · CA		Sep 15, 2025
Rep. Johnson, Julie [D-TX-32]	D · TX		Sep 15, 2025
Rep. Latimer, George [D-NY-16]	D · NY		Sep 15, 2025
Rep. Lieu, Ted [D-CA-36]	D · CA		Sep 15, 2025
Rep. Meeks, Gregory W. [D-NY-5]	D · NY		Sep 15, 2025
Rep. Nadler, Jerrold [D-NY-12]	D · NY		Sep 15, 2025
Rep. Pappas, Chris [D-NH-1]	D · NH		Sep 15, 2025
Rep. Ross, Deborah K. [D-NC-2]	D · NC		Sep 15, 2025
Rep. Ryan, Patrick [D-NY-18]	D · NY		Sep 15, 2025
Rep. Sánchez, Linda T. [D-CA-38]	D · CA		Sep 15, 2025
Rep. Scott, Robert C. "Bobby" [D-VA-3]	D · VA		Sep 15, 2025
Rep. Sewell, Terri A. [D-AL-7]	D · AL		Sep 15, 2025
Rep. Swalwell, Eric [D-CA-14]	D · CA		Sep 15, 2025
Rep. Tlaib, Rashida [D-MI-12]	D · MI		Sep 15, 2025
Rep. DeSaulnier, Mark [D-CA-10]	D · CA		Sep 18, 2025
Rep. Liccardo, Sam T. [D-CA-16]	D · CA		Sep 18, 2025
Rep. Ocasio-Cortez, Alexandria [D-NY-14]	D · NY		Sep 18, 2025
Rep. Whitesides, George [D-CA-27]	D · CA		Sep 18, 2025
Rep. Pallone, Frank [D-NJ-6]	D · NJ		Sep 30, 2025
Rep. Walkinshaw, James R. [D-VA-11]	D · VA		Sep 30, 2025
Rep. Scott, David [D-GA-13]	D · GA		Oct 3, 2025
Rep. Sherrill, Mikie [D-NJ-11]	D · NJ		Oct 3, 2025
Rep. Velázquez, Nydia M. [D-NY-7]	D · NY		Oct 3, 2025
Rep. Himes, James A. [D-CT-4]	D · CT		Oct 8, 2025
Rep. Gottheimer, Josh [D-NJ-5]	D · NJ		Oct 14, 2025
Rep. Smith, Adam [D-WA-9]	D · WA		Oct 14, 2025
Rep. Fields, Cleo [D-LA-6]	D · LA		Jan 6, 2026

## Committee Activity

Committee	Chamber	Activity	Date
Ways and Means Committee	House	Referred To	Jan 9, 2025

## Subjects & Policy Tags

### Policy Area:

Taxation

## Related Bills

Bill	Relationship	Last Action
119 HR 4849	Related bill	<b>Aug 1, 2025:</b> 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.
119 S 2556	Related bill	<b>Jul 30, 2025:</b> Read twice and referred to the Committee on Finance. (text: CR S4908)
119 S 46	Identical bill	<b>Jan 9, 2025:</b> Read twice and referred to the Committee on Finance.

## Summary (as of Jan 9, 2025)

### Health Care Affordability Act of 2025

This bill makes permanent temporary changes enacted by the American Rescue Plan Act of 2021 (ARPA) and the Inflation Reduction Act of 2022 (IRA) that generally expand eligibility for and increase the amount of the premium tax credit.

Currently, eligible taxpayers may be able to claim the premium tax credit, which applies toward the cost of obtaining health insurance through health insurance exchanges. To be eligible for the premium tax credit, a taxpayer's household income must meet or exceed 100% of the federal poverty level (FPL) and, after 2025, may not exceed 400% of the FPL (maximum income limit). For 2021-2025, the ARPA and IRA eliminated the maximum income limit, which generally expands eligibility for the premium tax credit.

Further, under current law, the amount of the premium tax credit is (1) generally the plan premium (conditions apply), minus (2) the taxpayer's household income multiplied by the applicable percentage. The applicable percentage is a specific percentage that varies depending on which of six income ranges (adjusted for inflation after 2025) the taxpayer's household income falls within. For 2021-2025, the ARPA and IRA lowered the applicable percentages and eliminated the adjustment of the applicable percentages for inflation, which generally increases the amount of the premium tax credit.

The bill makes permanent the elimination of the 400% maximum income limit, the lower applicable percentages, and the elimination of the inflation adjustment for the applicable percentages.

## Actions Timeline

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- **Jan 9, 2025:** Introduced in House
- **Jan 9, 2025:** Introduced in House
- **Jan 9, 2025:** Referred to the House Committee on Ways and Means.
- **Jan 9, 2025:** Introduced in House
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