

S 2810

Retirement Freedom Act

Congress: 119 (2025–2027, Current)

Chamber: Senate

Policy Area: Health

Introduced: Sep 16, 2025

Current Status: Read twice and referred to the Committee on Finance.

Latest Action: Read twice and referred to the Committee on Finance. (Sep 16, 2025)

Official Text: <https://www.congress.gov/bill/119th-congress/senate-bill/2810>

Sponsor

Name: Sen. Cruz, Ted [R-TX]

Party: Republican • **State:** TX • **Chamber:** Senate

Cosponsors (1 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Lee, Mike [R-UT]	R · UT		Sep 16, 2025

Committee Activity

Committee	Chamber	Activity	Date
Finance Committee	Senate	Referred To	Sep 16, 2025

Subjects & Policy Tags

Policy Area:

Health

Related Bills

Bill	Relationship	Last Action
119 HR 2793	Identical bill	Apr 9, 2025: Referred to the House Committee on Ways and Means.

Summary (as of Sep 16, 2025)

Retirement Freedom Act

This bill allows an individual to opt out of Medicare hospital services benefits without also having to opt out of Social Security benefits and without having to repay Medicare hospital services benefits already received. The bill also allows an individual to opt back in with no penalty.

Actions Timeline

- **Sep 16, 2025:** Introduced in Senate
- **Sep 16, 2025:** Read twice and referred to the Committee on Finance.

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