

S 46

Health Care Affordability Act of 2025

Congress: 119 (2025–2027, Current)

Chamber: Senate

Policy Area: Taxation

Introduced: Jan 9, 2025

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

Latest Action: Read twice and referred to the Committee on Finance. (Jan 9, 2025)

Official Text: <https://www.congress.gov/bill/119th-congress/senate-bill/46>

Sponsor

Name: Sen. Shaheen, Jeanne [D-NH]

Party: Democratic • **State:** NH • **Chamber:** Senate

Cosponsors (44 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Baldwin, Tammy [D-WI]	D · WI		Jan 9, 2025
Sen. Bennet, Michael F. [D-CO]	D · CO		Jan 9, 2025
Sen. Blumenthal, Richard [D-CT]	D · CT		Jan 9, 2025
Sen. Booker, Cory A. [D-NJ]	D · NJ		Jan 9, 2025
Sen. Coons, Christopher A. [D-DE]	D · DE		Jan 9, 2025
Sen. Cortez Masto, Catherine [D-NV]	D · NV		Jan 9, 2025
Sen. Duckworth, Tammy [D-IL]	D · IL		Jan 9, 2025
Sen. Durbin, Richard J. [D-IL]	D · IL		Jan 9, 2025
Sen. Fetterman, John [D-PA]	D · PA		Jan 9, 2025
Sen. Gillibrand, Kirsten E. [D-NY]	D · NY		Jan 9, 2025
Sen. Hassan, Margaret Wood [D-NH]	D · NH		Jan 9, 2025
Sen. Heinrich, Martin [D-NM]	D · NM		Jan 9, 2025
Sen. Hickenlooper, John W. [D-CO]	D · CO		Jan 9, 2025
Sen. Hirono, Mazie K. [D-HI]	D · HI		Jan 9, 2025
Sen. Kaine, Tim [D-VA]	D · VA		Jan 9, 2025
Sen. Kelly, Mark [D-AZ]	D · AZ		Jan 9, 2025
Sen. Kim, Andy [D-NJ]	D · NJ		Jan 9, 2025
Sen. King, Angus S., Jr. [I-ME]	I · ME		Jan 9, 2025
Sen. Klobuchar, Amy [D-MN]	D · MN		Jan 9, 2025
Sen. Lujan, Ben Ray [D-NM]	D · NM		Jan 9, 2025
Sen. Markey, Edward J. [D-MA]	D · MA		Jan 9, 2025
Sen. Merkley, Jeff [D-OR]	D · OR		Jan 9, 2025
Sen. Murray, Patty [D-WA]	D · WA		Jan 9, 2025
Sen. Padilla, Alex [D-CA]	D · CA		Jan 9, 2025
Sen. Peters, Gary C. [D-MI]	D · MI		Jan 9, 2025
Sen. Reed, Jack [D-RI]	D · RI		Jan 9, 2025
Sen. Rosen, Jacky [D-NV]	D · NV		Jan 9, 2025
Sen. Schatz, Brian [D-HI]	D · HI		Jan 9, 2025
Sen. Schiff, Adam B. [D-CA]	D · CA		Jan 9, 2025
Sen. Schumer, Charles E. [D-NY]	D · NY		Jan 9, 2025
Sen. Slotkin, Elissa [D-MI]	D · MI		Jan 9, 2025
Sen. Smith, Tina [D-MN]	D · MN		Jan 9, 2025
Sen. Van Hollen, Chris [D-MD]	D · MD		Jan 9, 2025
Sen. Warner, Mark R. [D-VA]	D · VA		Jan 9, 2025
Sen. Warnock, Raphael G. [D-GA]	D · GA		Jan 9, 2025
Sen. Warren, Elizabeth [D-MA]	D · MA		Jan 9, 2025
Sen. Welch, Peter [D-VT]	D · VT		Jan 9, 2025
Sen. Whitehouse, Sheldon [D-RI]	D · RI		Jan 9, 2025
Sen. Wyden, Ron [D-OR]	D · OR		Jan 9, 2025
Sen. Murphy, Christopher [D-CT]	D · CT		Jan 13, 2025
Sen. Blunt Rochester, Lisa [D-DE]	D · DE		Jan 23, 2025

Cosponsor	Party / State	Role	Date Joined
Sen. Gallego, Ruben [D-AZ]	D · AZ		Apr 9, 2025
Sen. Alsobrooks, Angela D. [D-MD]	D · MD		Apr 28, 2025
Sen. Ossoff, Jon [D-GA]	D · GA		Jul 21, 2025

Committee Activity

Committee	Chamber	Activity	Date
Finance Committee	Senate	Referred To	Jan 9, 2025

Subjects & Policy Tags

Policy Area:

Taxation

Related Bills

Bill	Relationship	Last Action
119 S 3956	Related bill	Mar 2, 2026: Read twice and referred to the Committee on Finance.
119 HR 6900	Related bill	Dec 18, 2025: Referred to the Committee on Ways and Means, and in addition to the Committees on Education and Workforce, and 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 HR 4849	Related bill	Aug 1, 2025: 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	Jul 30, 2025: Read twice and referred to the Committee on Finance. (text: CR S4908)
119 HR 247	Identical bill	Jan 9, 2025: Referred to the House Committee on Ways and Means.

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.

