

Plans to Extend ACA Enhanced Subsidies (Updated 11/26/2025)

	Bipartisan PTC Extension Act (Kiggans-Suozzi)	Bipartisan HOPE Act (Bacon-Suozzi-Hurd-Gottheimer)	Fix It Act (Liccardo-Kiley)	Keep Healthcare Affordable Act (Schneider)	Prefunded Flex Spending Accounts (Cassidy)	Rumored White House Plan (Based on media reports)
Enhanced Subsidies	Full Extension	Full Extension up to 600% FPL, phase out above	Full Extension	Full Extension	Extended as FSA, not premium subsidy	Full Extension
Income Cut Off	None	935% FPL	600% FPL	1000% of FPL	Unspecified	700% FPL
Years Extended	1	2	2	4	Unspecified	2
Program Integrity Measures	Bipartisan program integrity committee	Insurance Fraud Accountability Act` and other measures	Insurance Fraud Accountability Act`	None	None specified	Minimum premiums
Fund CSRs*	No	No	No	No	No	Yes
Other Reforms	None	Extend open enrollment to 5/15/26	N/A	None	Bronze plans come w/ FSA contributions^	Surplus subsidies go to HSAs ⁺
Offsets	No	No	No UPCODE Act	No	No	No
Near-Term Fiscal Impact[#]	-\$30 billion	-\$60 billion	-\$55 billion	-\$125 billion	Unknown	-\$50 billion
10-Year Fiscal Impact[#]	-\$30 billion	-\$60 billion	\$90 billion in net savings	-\$125 billion	-\$300 billion+ if permanent	Roughly neutral w/ perm offsets
Plan Summary	Press Release	Press Release	Press Release	Press Release	Press Release	News Article

*Funding Cost-Sharing Reductions (CSRs) would end “silver-loading,” which has increased federal spending on ACA subsidies. Spending on ACA subsidies would decrease by more than the cost of funding CSRs, thus saving federal funds on net.

` [The Insurance Fraud Accountability Act](#) addresses concerns about agent and broker fraud by implementing several measures, such as removing and penalizing bad actors and new consumer protections.

+ Those who purchase an exchange plan with a premium below their scheduled subsidy would be allowed to keep the “surplus subsidy” and place it in a tax-preferred Health Savings Account (HSA) to help cover out of pocket costs. Under current law, the “surplus subsidy” is retained by the government.

^ Senator Cassidy’s plan would allow the enhanced subsidies to expire, reverting to base ACA subsidies as under current law. In place of the enhanced subsidies, Senator Cassidy’s plan would use the same amount of money to make “pre-funded Flexible Spending Plan (FSA)” contributions. The FSA could be used to pay for premiums, deductibles, copays, and other cost sharing and out of pocket costs – including uncovered medical expenses – throughout the year. Funds disappear at the end of the year. According to Senator Cassidy, the plan would reduce the costs of health care because enrollees would choose care based on price.

[#]Estimates from the Committee for a Responsible Federal Budget based on available information. Near-Term Fiscal Impact covers time period enhanced subsidies are in effect.

-Maintains base ACA subsidies as under current law