

119TH CONGRESS  
1ST SESSION

# H. R. 4849

To repeal health-related portions of An Act to provide for reconciliation pursuant to title II of H. Con. Res. 14, and for other purposes.

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## IN THE HOUSE OF REPRESENTATIVES

AUGUST 1, 2025

Mr. GRAY introduced the following bill; which was 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

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## A BILL

To repeal health-related portions of An Act to provide for reconciliation pursuant to title II of H. Con. Res. 14, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Protecting Health Care  
5 and Lowering Costs Act of 2025”.

6 **SEC. 2. REPEAL OF RECONCILIATION HEALTH PROVISIONS.**

7 Subtitle B of title VII of An Act to provide for rec-  
8 onciliation pursuant to title II of H. Con. Res. 14 (Public

1 Law 119–21) is repealed and any law or regulation re-  
 2 ferred to in such subtitle shall be applied as if such sub-  
 3 title and the amendments made by such subtitle had not  
 4 been enacted.

5 **SEC. 3. INCREASE IN ELIGIBILITY FOR PREMIUM TAX**  
 6 **CREDIT.**

7 (a) IN GENERAL.—Subparagraph (A) of section  
 8 36B(c)(1) of the Internal Revenue Code of 1986 is amend-  
 9 ed by striking “but does not exceed 400 percent”.

10 (b) APPLICABLE PERCENTAGES.—

11 (1) IN GENERAL.—Subparagraph (A) of section  
 12 36B(b)(3) of the Internal Revenue Code of 1986 is  
 13 amended to read as follows:

14 “(A) APPLICABLE PERCENTAGE.—The ap-  
 15 plicable percentage for any taxable year shall be  
 16 the percentage such that the applicable percent-  
 17 age for any taxpayer whose household income is  
 18 within an income tier specified in the following  
 19 table shall increase, on a sliding scale in a lin-  
 20 ear manner, from the initial premium percent-  
 21 age to the final premium percentage specified in  
 22 such table for such income tier:

| “In the case of household income<br>(expressed as a percent of poverty line)<br>within the following income tier: | The initial<br>premium<br>percentage<br>is— | The final<br>premium<br>percentage<br>is— |
|-------------------------------------------------------------------------------------------------------------------|---------------------------------------------|-------------------------------------------|
| Up to 150 percent .....                                                                                           | 0                                           | 0                                         |
| 150 percent up to 200 percent .....                                                                               | 0                                           | 2.0                                       |

| “In the case of household income<br>(expressed as a percent of poverty line)<br>within the following income tier: | The initial<br>premium<br>percentage<br>is— | The final<br>premium<br>percentage<br>is— |
|-------------------------------------------------------------------------------------------------------------------|---------------------------------------------|-------------------------------------------|
| 200 percent up to 250 percent .....                                                                               | 2.0                                         | 4.0                                       |
| 250 percent up to 300 percent .....                                                                               | 4.0                                         | 6.0                                       |
| 300 percent up to 400 percent .....                                                                               | 6.0                                         | 8.5                                       |
| 400 percent and higher .....                                                                                      | 8.5                                         | 8.5.”.                                    |

1           (2) CONFORMING AMENDMENTS RELATING TO  
2           AFFORDABILITY OF COVERAGE.—

3                   (A) Paragraph (1) of section 36B(c) of  
4           such Code is amended by striking subparagraph  
5           (E).

6                   (B) Subparagraph (C) of section 36B(c)(2)  
7           of such Code is amended by striking clause (iv).

8                   (C) Paragraph (4) of section 36B(c) of  
9           such Code is amended by striking subparagraph  
10          (F).

11          (c) EFFECTIVE DATE.—The amendments made by  
12   this section shall apply to taxable years beginning after  
13   December 31, 2025.

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