

119TH CONGRESS  
2D SESSION

# H. R. 7860

To amend the Patient Protection and Affordable Care Act to address  
fraudulent enrollments in the Exchanges.

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## IN THE HOUSE OF REPRESENTATIVES

MARCH 9, 2026

Mr. BARRETT introduced the following bill; which was referred to the Committee on Energy and Commerce, and in addition to the Committee on Ways and Means, 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 amend the Patient Protection and Affordable Care Act  
to address fraudulent enrollments in the Exchanges.

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 “Stop ACA Enrollment  
5 Fraud Act of 2026”.

1 **SEC. 2. PREVENTING DUPLICATE ENROLLMENTS IN EX-**  
2 **CHANGES.**

3 Section 1411 of the Patient Protection and Afford-  
4 able Care Act (42 U.S.C. 18081) is amended by adding  
5 at the end the following new subsection:

6 “(j) PREVENTING DUPLICATE ENROLLMENTS.—Not  
7 later than 60 days after the date of the enactment of this  
8 subsection, the Secretary shall—

9 “(1) establish, as part of the program estab-  
10 lished under subsection (a), a process for identifying  
11 whether the social security number provided by an  
12 individual who is to be covered in the individual  
13 market by a qualified health plan offered through an  
14 Exchange is identical to the social security number  
15 of any enrollee in any Exchange under this title en-  
16 rolled for the same period in which such coverage is  
17 to be effective; and

18 “(2) in the case that identical social security  
19 numbers are so identified under paragraph (1), take  
20 such actions as are necessary to ensure that dupli-  
21 cative advance payments of premium tax credits under  
22 section 1412 are not made with respect to an indi-  
23 vidual.”.

1 **SEC. 3. ENSURING CONSENT FOR AGENT AND BROKER EN-**  
2 **ROLLMENTS.**

3 Section 1312(e) of the Patient Protection and Afford-  
4 able Care Act (42 U.S.C. 18032(e)) is amended—

5 (1) by redesignating paragraphs (1) and (2) as  
6 subparagraphs (A) and (B), respectively, and adjust-  
7 ing the margins accordingly;

8 (2) in the matter preceding subparagraph (A),  
9 as so redesignated, by striking “The Secretary shall  
10 establish” and inserting the following:

11 “(1) IN GENERAL.—The Secretary shall estab-  
12 lish”; and

13 (3) by adding at the end the following new  
14 paragraph:

15 “(2) CONSENT.—

16 “(A) IN GENERAL.—The procedures estab-  
17 lished under paragraph (1) shall provide that,  
18 with respect to the enrollment of individuals  
19 and employers in qualified health plans in the  
20 individual or small group market offered  
21 through an Exchange for plan years beginning  
22 on or after January 1, 2027, no such enroll-  
23 ment made through an agent or broker is effec-  
24 tuated prior to such individual or employer (as  
25 applicable) consenting to such enrollment

1 through the mechanism established by the Sec-  
2 retary under subparagraph (B).

3 “(B) CONSENT MECHANISM.—For pur-  
4 poses of subparagraph (A), the mechanism de-  
5 scribed in this subparagraph is a mechanism es-  
6 tablished and operated by the Secretary under  
7 which an individual or employer gives consent  
8 with respect to an enrollment of such individual  
9 or employer described in such subparagraph.  
10 Such mechanism may not accept an attestation  
11 of such individual’s consent provided by the  
12 agent or broker enrolling such individual or em-  
13 ployer as evidence of such individual’s or em-  
14 ployer’s consent.”.

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