

119TH CONGRESS
1ST SESSION

S. 2810

To allow individuals to choose to opt out of the Medicare part A benefit.

IN THE SENATE OF THE UNITED STATES

SEPTEMBER 16, 2025

Mr. CRUZ (for himself and Mr. LEE) introduced the following bill; which was
read twice and referred to the Committee on Finance

A BILL

To allow individuals to choose to opt out of the Medicare
part A benefit.

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 “Retirement Freedom
5 Act”.

6 **SEC. 2. ALLOWING INDIVIDUALS TO CHOOSE TO OPT OUT**
7 **OF THE MEDICARE PART A BENEFIT.**

8 Any individual who is otherwise entitled to benefits
9 under part A of title XVIII of the Social Security Act may
10 elect (in such form and manner as may be specified by
11 the Secretary of Health and Human Services) to opt out

1 of such entitlement. Notwithstanding any other provision
2 of law, in the case of an individual who makes such an
3 election, such individual—

4 (1) may (in such form and manner as may be
5 specified by the Secretary) subsequently choose to
6 end such election and opt back into such entitlement
7 (in accordance with a process determined by the
8 Secretary) without being subject to any penalty;

9 (2) shall not be required to opt out of benefits
10 under title II of such Act as a condition for making
11 such election; and

12 (3) shall not be required to repay any amount
13 paid under such part A for items and services fur-
14 nished prior to making such election.

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