

119TH CONGRESS
1ST SESSION

S. 3380

To provide for a minimum monthly premium payment amount for individuals receiving premium tax credits, and to require additional enrollment verification procedures prior to enrollment in qualified health plans.

IN THE SENATE OF THE UNITED STATES

DECEMBER 4, 2025

Mr. MARSHALL introduced the following bill; which was read twice and referred to the Committee on Finance

A BILL

To provide for a minimum monthly premium payment amount for individuals receiving premium tax credits, and to require additional enrollment verification procedures prior to enrollment in qualified health plans.

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 “ACA Marketplace In-
5 tegrity Act”.

1 **SEC. 2. MINIMUM MONTHLY PREMIUM PAYMENTS.**

2 Section 36B(b) of the Internal Revenue Code of 1986
3 is amended by adding at the end the following new para-
4 graph:

5 “(4) LIMITATION.—The premium assistance
6 amount with respect to any coverage month shall not
7 exceed the excess (if any) of the amount determined
8 under paragraph (2)(A) over \$5.”.

9 **SEC. 3. QHP ENROLLMENT VERIFICATION.**

10 Section 1411(b)(1) of Patient Protection and Afford-
11 able Care Act (42 U.S.C. 18081(b)(1)) is amended—

12 (1) in subparagraph (A), by striking “; and”
13 and inserting a semicolon;

14 (2) by redesignating subparagraph (B) as sub-
15 paragraph (C); and

16 (3) by inserting after subparagraph (A) the fol-
17 lowing:

18 “(B) government-issued photo identifica-
19 tion for each enrollee over the age of 18, and
20 any other documentation as the Administrator
21 of the Centers for Medicare & Medicaid Serv-
22 ices may require for purposes of enrollment
23 verification; and”.

24 **SEC. 4. MARKETPLACE INTEGRITY AND AFFORDABILITY.**

25 The final rule entitled “Patient Protection and Af-
26 fordable Care Act; Marketplace Integrity and Afford-

1 ability'' (90 Fed. Reg. 27074 (June 25, 2025)) is enacted
2 into law.

