

119TH CONGRESS  
1ST SESSION

# S. 3384

To require the Secretary of Health and Human Services to complete fraud risk assessments of the advance premium tax credit, and for other purposes.

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## IN THE SENATE OF THE UNITED STATES

DECEMBER 8 (legislative day, DECEMBER 4), 2025

Mr. GRASSLEY introduced the following bill; which was read twice and referred to the Committee on Health, Education, Labor, and Pensions

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## A BILL

To require the Secretary of Health and Human Services to complete fraud risk assessments of the advance premium tax credit, 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 “Fraud Risk Assess-  
5       ment of Obamacare Subsidies Accountability Act”.

6       **SEC. 2. FRAUD RISK ASSESSMENT.**

7       (a) IN GENERAL.—Not later than December 31,  
8       2025, and annually thereafter, the Secretary of Health  
9       and Human Services, in coordination with the Secretary  
10      of the Treasury, shall prepare a fraud risk assessment of

1 the advance determinations under section 1412 of the Pa-  
 2 tient Protection and Affordable Care Act (42 U.S.C.  
 3 18082) of premium tax credits allowable under section  
 4 36B of the Internal Revenue Code of 1986, including a  
 5 complete list of any controls used by the Secretary of  
 6 Health and Human Services for purposes of preventing  
 7 fraud with respect to advance premium tax credit claims,  
 8 and submit such assessment to—

9           (1) the Inspector General of the Department of  
 10       Health and Human Services;

11           (2) the Committee on Finance, the Committee  
 12       on the Budget, and the Committee on Health, Edu-  
 13       cation, Labor, and Pensions of the Senate; and

14           (3) the Committee on Ways and Means, the  
 15       Committee on the Budget, and the Committee on  
 16       Energy and Commerce of the House of Representa-  
 17       tives.

18       (b) REQUIREMENTS.—Each fraud risk assessment  
 19       under subsection (a) shall be conducted in accordance with  
 20       the principles of the report of the Comptroller General of  
 21       the United States titled “A Framework for Managing  
 22       Fraud Risks in Federal Programs”, issued in July 2015.

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