II

119TH CONGRESS
1ST SESSION

S. 3102

To amend the Internal Revenue Code of 1986 to extend the temporary enhanced premium credits, and for other purposes.

IN THE SENATE OF THE UNITED STATES

NOVEMBER 4, 2025

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

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A BILL

To amend the Internal Revenue Code of 1986 to extend the temporary enhanced premium credits, and for other purposes.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. EXTENSION OF TEMPORARY ENHANCED PREMIUM CREDITS.

(a) IN GENERAL.—Clause (iii) of section 36B(b)(3)(A) of the Internal Revenue Code of 1986 is amended—

(1) by striking "January 1, 2026" and inserting "January 1, 2028", and

(2) by striking “2025” in the heading and inserting “2027”.

(b) TAXPAYERS WHOSE HOUSEHOLD INCOME EXCEEDS 400 PERCENT OF THE POVERTY LINE.—Section 36B(c)(1)(E) of the Internal Revenue Code of 1986 is amended—

(1) by striking “January 1, 2026” and inserting “January 1, 2028”, and

(2) by striking “2025” in the heading and inserting “2027”.

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

SEC. 2. EXTENSION OF OPEN ENROLLMENT PERIOD FOR PLAN YEAR 2026.

With respect to plan year 2026, the annual open enrollment period required to be provided by the Exchanges under section 1311(c)(6) of the Patient Protection and Affordable Care Act (42 U.S.C. 18031(c)(6)) shall extend until January 15, 2026.

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