

119TH CONGRESS  
1ST SESSION

**S.** \_\_\_\_\_

To amend the Internal Revenue Code of 1986 to extend the enhancement  
of the health care premium tax credit.

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IN THE SENATE OF THE UNITED STATES

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Mr. SCHUMER introduced the following bill; which was read twice and referred  
to the Committee on \_\_\_\_\_

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**A BILL**

To amend the Internal Revenue Code of 1986 to extend  
the enhancement of the health care premium tax credit.

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 “Lower Health Care  
5       Costs Act”.

6       **SEC. 2. EXTENSION OF ENHANCEMENT OF HEALTH CARE**  
7       **PREMIUM TAX CREDIT.**

8       (a) EXTENSION OF RULES TO INCREASE PREMIUM  
9       ASSISTANCE AMOUNTS.—Clause (iii) of section

1 36B(b)(3)(A) of the Internal Revenue Code of 1986 is  
2 amended—

3 (1) in the heading, by striking “THROUGH 2025”  
4 and inserting “THROUGH 2028”, and

5 (2) in the matter preceding subclause (I), by  
6 striking “before January 1, 2026” and inserting  
7 “before January 1, 2029”.

8 (b) EXTENSION OF RULE TO ALLOW CREDIT TO  
9 TAXPAYERS WHOSE HOUSEHOLD INCOME EXCEEDS 400  
10 PERCENT OF POVERTY LINE.—Subparagraph (E) of sec-  
11 tion 36B(c)(1) of the Internal Revenue Code of 1986 is  
12 amended—

13 (1) in the heading, by striking “THROUGH 2025”  
14 and inserting “THROUGH 2028”, and

15 (2) by striking “before January 1, 2026” and  
16 inserting “before January 1, 2029”.

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