



COMMONGROUND 2025

A BIPARTISAN HEALTH CARE FRAMEWORK

Top-line Summary

Two-year extension of health insurance premium savings for American families, including a year of the enhanced Premium Tax Credits (ePTCs), with targeted modifications, to be voted on by December 18, 2025, in the U.S. Senate and House of Representatives.

Year One: An extension of the ePTCs, with targeted modifications

- Extension of the ePTCs for enrollees earning less than 600% of the federal poverty level (FPL) and a phase out of the ePTCs for enrollees earning between 600% FPL and 1000% FPL.
- New guardrails to prevent “ghost beneficiaries” and crack down on fraud, including:
 - Implementing the [Insurance Fraud Accountability Act](#) to crack down on civil & criminal penalties for fraudulent agents / brokers;
 - Codifying part of [CMS's marketplace integrity rule](#) to remove bad actors from ACA marketplaces;
 - Directing ACA marketplaces to regularly confirm enrollee eligibility with the [Death Master File](#); and,
 - Requiring marketplaces to [better notify recipients](#) of the amount of PTCs they are receiving from the federal government.
- Extension of open enrollment until March 19, 2026, and requiring HHS to notify qualified individuals of the extension of open enrollment.
- PBM reform (provisions included in the bipartisan Continuing Resolution from December 2024 and featured in the PBM Reform Act and Bipartisan Health Care Act) which:
 - Bans “spread pricing” in Medicaid.
 - Reforms Medicare Part D by delinking PBM compensation from the cost of medications.
 - Promotes transparency for both employers and patients in their prescription drug plans.

Year Two: Continued health insurance premium savings, including more significant reforms, agreed upon and voted on in the U.S. Senate and House of Representatives by July 1, 2026

Reforms for consideration:

- Option for consideration: Medicare physician fee schedule (from December 2024 CR).
 - Boosts the Medicare Physician Fee Schedule.
 - Option for consideration: Hospital billing transparency.
 - Requires hospitals to disclose prices, including negotiated rates and cash prices.
- Option for consideration: Give Kids A Chance Act (from December 2024 CR).



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- Accelerates pediatric cancer treatments and expands access to life-saving therapies for children battling rare diseases.
- Option for consideration: Elimination of zero-dollar premiums with minimum monthly payments, but with need-based hardship support for those who cannot afford this payment.
- Option for consideration: HSA Accounts (Sen. Cassidy proposal).
 - Shifts funding that would have paid for the ePTCs to HSA accounts.

Potential Pay-fors

- Anti-Fraud provisions of IFAA, HOPE Act: not yet scored, but substantial.
- PBM reforms: as delineated in the December 2024 CR.