

At-a-Glance Comparison

Proposed Marketplace Integrity and Affordability Rule and House Reconciliation Bill



This series, produced by the State Marketplace Network, shares direct analysis from the State-based Marketplaces (SBMs) about the impact of H.R. 1 on the Marketplaces, health insurance markets, and the millions of consumers they serve.

Topic and Description	Proposed Rule	H.R. 1	Notes
Enrollment Periods			
<p>Locking open enrollment period dates</p> <p>Sets open enrollment period to November 1-December 15 for all marketplaces.</p> <p>Effective Plan Year (PY) 2026.</p>	<p>YES</p> <p>§155.410</p>	<p>YES</p> <p>§44201(a)</p>	<p>H.R.1 explicitly prohibits Marketplaces from establishing an open enrollment period other than what is specified under this bill.</p> <p>The federal Marketplace has had varying end dates since 2014. State Marketplaces have generally had consistent end dates, but they vary across state to align with local needs and markets.</p> <p><i>Congressional Budget Office (CBO) Projected 2025-2034 savings: \$101 B (combined savings for all provisions under §44201)</i></p>

Topic and Description	Proposed Rule	H.R. 1	Notes
<p>Removing income-based special enrollment periods (SEPs)</p> <p>Eliminates the SEP for households with income under 150% Federal Poverty Level (FPL).</p> <p>Proposed rule effective upon finalization of the rule. H.R. 1 effective PY 2026.</p>	<p>YES</p> <p>§155.420(d)(16),</p>	<p>YES</p> <p>§44201(a)</p>	<p>H.R.1 broadly prohibits any income-based SEPs, while the proposed rule eliminates the SEP for households with income under 150% FPL.</p> <p>This SEP was established in 2022.</p> <p><i>CBO Projected 2025-2034 savings: \$101 B (combined savings for all provisions under §44201)</i></p>
<p>Auto Renewal and Enrollment Processes</p>			
<p>Adding pre-enrollment verification for every enrollment</p> <p>Requires marketplaces to pre-verify eligibility for Advanced Premium Tax Credits (APTCs) and cost-sharing reductions (CSRs) against documentation actively submitted by applicants.</p> <p>Elements that must be verified include: income, immigration status, health coverage status, place of residence, and family size.</p> <p>Effective Tax Years after December 31, 2027.</p>	<p>NO</p>	<p>YES</p> <p>§112201</p>	<p>Supersedes existing verification process that currently checks core eligibility using federal source-of-truth data sources (i.e., DHS for immigration status, IRS for income).</p> <p>Effectively eliminates auto-renewal process, impacting 22 million enrollees.</p> <p>Eliminates conditional eligibility, where individuals receive APTC while they provide verification. Instead, verification must be accepted before APTC begins, creating initial cost barriers that will lock people out of coverage for a year if they cannot pay the full premium.</p> <p><i>CBO/JCT protected 2025-2034 savings: \$36.9 B</i></p>

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<p>Adding special enrollment period verification</p> <p>Requires Marketplaces to conduct pre-enrollment verification for at least 75% of SEP enrollments. Effective PY 2026.</p>	<p>YES</p> <p>§155.420</p>	<p>YES</p> <p>§44201(a)</p>	<p>Many Marketplaces already verify most special enrollment periods.</p> <p><i>CBO Projected 2025-2034 savings: \$101 B (combined savings for all provisions under §44201)</i></p>
<p>Adding minimum payments for low-income auto-renewals</p> <p>Applies a \$5 premium to enrollees who auto-renew and have \$0 plans, until they act. Then, the \$0 premium is prospectively applied.</p> <p>Proposed rule effective PY 2027 for SBMs and PY 2026 for FFM. H.R. 1 effective PY 2027.</p>	<p>YES</p> <p>§155.335(a)(3), §155.335(n)</p>	<p>YES</p> <p>§44201(g)</p>	<p>Reduces amount of tax credits for which someone is eligible, creating a new enrollment step and operational complexity.</p> <p><i>CBO Projected 2025-2034 savings: \$101 B (combined savings for all provisions under §44201)</i></p>
<p>Limiting auto-renewal across plan levels</p> <p>Prohibits Marketplaces from automatically moving CSR-eligible enrollees from a bronze to silver plan for an upcoming plan year.</p> <p>Proposed rule effective upon finalization of the rule. H.R. 1 effective PY 2026.</p>	<p>YES</p> <p>§155.335(j)</p>	<p>YES</p> <p>§44201(f)</p>	<p>This limits the ability of states to provide the consumer benefit of lowering barriers to care (through lower out-of-pocket costs) for the same premium and plan type.</p> <p><i>CBO Projected 2025-2034 savings: \$101 B (combined savings for all provisions under §44201)</i></p>

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Eligibility for Premium Tax Credits and Cost-Sharing Reductions			
<p>Removing lawfully present eligibility</p> <p>Establish a new designation of “eligible alien” to be applied to eligibility for PTCs, CSRs, and basic health programs, removing many categories of individuals currently considered lawfully present and receiving coverage through marketplaces.</p> <p>Effective tax years after December 31, 2026.</p>	<p>NO</p>	<p>YES</p> <p>§112101</p>	<p>Significant impact on a sizeable population (up to 30% of enrollees in some states) what has been eligible for Marketplace coverage and premium tax credits from day one of the Marketplaces. Will result in loss of coverage for many who have been paying for Marketplace coverage for years. Will increase premiums for broader risk pool.</p> <p><i>CBO Projected 2025-2034 savings: \$63 B for §112101 and §112102</i></p>
<p>Removing eligibility for those in the “5-year bar”</p> <p>Prohibits APTC for people who are ineligible for Medicaid due to immigration status (e.g., those subject to the 5-year-bar period, meaning lawfully present individuals in the country fewer than 5 years).</p> <p>Eliminates special rule providing PTC eligibility for lawfully present individuals who are not Medicaid-eligible and have incomes at or below 100% FPL.</p> <p>Effective tax years after December 31, 2025</p>	<p>NO</p>	<p>YES</p> <p>§112102</p>	<p><i>CBO Projected 2025-2034 savings: \$63 B for §112101 and §112102</i></p> <p>Sizeable population in some states, similar impact to the provision above.</p>

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<p>Removing eligibility for DACA recipients</p> <p>Establishes that Deferred Action on Childhood Arrivals (DACA) recipients are not included in the definition of “lawfully present” when applied to eligibility for PTCs, CSRs, or Basic Health Plans.</p> <p>Proposed rule effective upon finalization of the rule. H.R. 1 effective PY 2026.</p>	<p>YES</p> <p>§155.20</p>	<p>YES</p> <p>§44201(i)</p>	<p>Reverses a 2024 policy.</p> <p><i>CBO Projected 2025-2034 savings: \$101 B (combined savings for all provisions under §44201)</i></p>
<p>Removing APTC for enrollment through certain SEPs</p> <p>Prohibits PTC eligibility for individuals who enroll during an income-based SEP.</p> <p>Effective the third calendar month after enactment.</p>	<p>NO</p>	<p>YES</p> <p>§112202</p>	<p>This is a similar but different approach to prohibiting the low-FPL SEP above.</p> <p><i>JCT/CBO Projected 2025-2034 savings: \$39.7 B</i></p>
<p>Reducing failure to reconcile timeline</p> <p>Prohibits eligibility for PTCs unless individual filed taxes and reconciled APTC for the prior tax year.</p> <p>Effective PY 2026.</p>	<p>YES</p> <p>§155.305(f)(4)</p>	<p>YES</p> <p>§44201(b)</p>	<p>Current policy removes APTC after two years of failing to reconcile, introducing costly system changes and paperwork burdens with little added value to consumers. Reverts to a pre-COVID policy.</p> <p><i>CBO Projected 2025-2034 savings: \$101 B (combined savings for all provisions under §44201)</i></p>

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<p>Prohibiting eligibility for Medicaid-denied individuals</p> <p>Prohibits PTC and CSR eligibility for individuals who are not enrolled in Medicaid because of failure to meet community engagement requirements.</p>	<p>NO</p>	<p>YES</p> <p>§44141</p>	<p><i>CBO Projected 2025-2034 savings: \$279.9 B (based on total savings for all provisions related to new Medicaid community engagement requirements).</i></p>
<p>Removing income attestation when IRS data unavailable</p> <p>Prohibits use of attestation to verify income in cases where the IRS data does not provide income data to the marketplace.</p> <p>Proposed rule effective upon finalization of the rule. H.R. 1 effective PY 2026.</p>	<p>YES</p> <p>§155.320(c)(5)</p>	<p>YES</p> <p>§44201(b)</p>	<p>Marketplace eligibility is based on projected income, for which documentation is not always available, for example, when an applicant’s hours can vary throughout the year or knows they will have major job changes in the coming year.</p> <p><i>CBO Projected 2025-2034 savings: \$101 B (combined savings for all provisions under §44201)</i></p>
<p>Adding low-income verifications</p> <p>Requires Marketplaces to verify when individuals attest to an income that would qualify them for APTCs, but federal data sources indicate that household income is less than what would qualify.</p> <p>Proposed rule effective upon finalization of the rule. H.R. 1 effective PY 2026.</p>	<p>YES</p> <p>§155.320(c)(3)(iii)</p>	<p>YES</p> <p>§44201(b)</p>	<p>The proposed rule specifies that provisions apply when a tax filer’s projected income is 100-400% FPL, but federal sources indicate income is under 100% FPL. H.R. 1 applies when the applicant attests to a projected income that would qualify them for PTCs.</p> <p>This impacts mostly non-Medicaid-expansion states.</p> <p><i>CBO Projected 2025-2034 savings: \$101 B (combined savings for all provisions under §44201)</i></p>

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<p>Shortening income verification timeline</p> <p>Eliminates the 60-day extension to the 90-day period to verify income for inconsistencies.</p> <p>Proposed rule effective upon finalization. H.R. 1 effective PY 2026.</p>	<p>YES</p> <p>§155.315(f)(7)</p>	<p>YES</p> <p>§44201(b)</p>	<p>This reverts to a pre-COVID policy.</p> <p><i>CBO Projected 2025-2034 savings: \$101 B (combined savings for all provisions under §44201)</i></p>
<p>Payment of Premium Tax Credits and Cost-Sharing Reductions</p>			
<p>Funding Cost-Sharing Reductions</p> <p>Resumes federal appropriation funds for CSRs.</p> <p>Prohibits CSR funding to Qualified Health Plans (QHPs) that cover abortion.</p> <p>Effective PY 2026.</p>	<p>NO</p>	<p>YES</p> <p>§44202</p>	<p>This will increase costs for all enrollees receiving premium tax credits because of the impact on the benchmark premium.</p> <p>Federal appropriations for cost-sharing reductions were stopped in 2017. Enrollees remain eligible for reduced out-of-pocket costs outlined in the ACA. The market responded by increasing silver-level premiums by the value of the lost cost-sharing reductions. This raised the premium of the benchmark plans that are the basis for premium tax credits, thus increasing enrollee purchasing power with the tax credits. Resuming federal funding will reverse silver-loading and reduce the amount of premium tax credits.</p>
<p>Removing limits on APTC recapture</p> <p>Eliminates a cap on the amount of APTC that a consumer owes back if they underestimate income.</p> <p>Effective PY 2026.</p>	<p>NO</p>	<p>YES</p> <p>§112203</p>	<p>Imposes larger penalties on lower income households that, for a variety of valid reasons, did not accurately project their income for the year.</p> <p><i>CBO Projected 2025-2034 savings: \$17.2 B</i></p>

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Plan Management and Benefit Design			
<p>Increasing enrollee costs with premium adjustment percentage</p> <p>Updates the premium adjustment percentage methodology to a method codified in federal regulation on April 25, 2019.</p> <p>Proposed rule effective PY 2026. H.R. 1 effective calendar year (CY) 2027.</p>	<p>YES</p> <p>§156.130</p>	<p>YES</p> <p>§44201(d)</p>	<p>Relies on outdated data that increases cost-shifting to enrollees. Increases enrollee costs by 4.5% for premiums and 15% for out-of-pocket costs.</p> <p><i>CBO Projected 2025-2034 savings: \$101 B (combined savings for all provisions under §44201)</i></p>
<p>Decreasing value through relaxing actuarial value standards</p> <p>Revises allowable actuarial value variations to standards established for QHPs for plan year 2022. This includes widening de minimis ranges for most plans and narrowing the allowable de minimis to +1/-1 for silver plan variations.</p> <p>Effective PY 2026.</p>	<p>YES</p> <p>§156.140, §156.200, §156.400</p>	<p>YES</p> <p>§44201(c)</p>	<p>Makes coverage less valuable to enrollees by lowering what portion insurers need to cover, on average.</p> <p><i>CBO Projected 2025-2034 savings: \$101 B (combined savings for all provisions under §44201)</i></p>
<p>Allowing bronze and catastrophic plans as high-deductible health plans</p> <p>Modifies the definition of high-deductible health plans used to qualify and contribute to health savings accounts (HSAs) to include bronze and catastrophic plans.</p> <p>Effective PY 2026.</p>	<p>NO</p>	<p>YES</p> <p>§110206</p>	

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<p>Requiring payment of past-due premiums</p> <p>Allows issuers to require payment of past-due premiums before effectuating new coverage. Provision would not preempt state laws regulating these requirements.</p> <p>Proposed rule effective upon finalization of the rule. H.R. 1 effective PY 2026.</p>	<p>YES</p> <p>§147.104(i)</p>	<p>YES</p> <p>§44201(j)</p>	<p><i>CBO Projected 2025-2034 savings: \$101 B (combined savings for all provisions under §44201)</i></p>
<p>Changing premium payment thresholds</p> <p>Eliminates issuer flexibility to use a fixed or gross percentage premium threshold when considering if enrollees have paid sufficient premiums to enroll in coverage. Issuers are required to use the existing standard net percentage threshold.</p> <p>Proposed rule effective upon finalization of the rule. H.R. 1 effective PY 2026.</p>	<p>YES</p> <p>§155.400(g)</p>	<p>YES</p> <p>§44201(e)</p>	<p><i>CBO Projected 2025-2034 savings: \$101 B (combined savings for all provisions under §44201)</i></p>
<p>Prohibiting tax credits for gender-affirming care</p> <p>Prohibits items and services furnished for gender transition procedures (gender-affirming care) as essential health benefits under plans offered by exchanges.</p> <p>Proposed rule effective PY 2026. H.R. 1 effective PY 2027.</p>	<p>YES</p> <p>§156.115(d)</p>	<p>YES</p> <p>§44201(h)</p>	<p>By excluding such care from being considered an essential health benefit, it would mean premium tax credits could not cover that portion of the premium and health plans would not be required to provide coverage for such services.</p> <p><i>CBO Projected 2025-2034 savings: \$101 B (combined savings for all provisions under §44201)</i></p>

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Agent and Broker Oversight			
<p>Clarifying broker compliance standards</p> <p>Proposes that HHS would apply a “preponderance of the evidence” standard of proof to assess noncompliance with regulations governing agents, brokers, and web-brokers.</p> <p>Effective upon release of final rule.</p>	<p>YES</p> <p>§155.220(g)(2)</p>	<p>NO</p>	<p>Proposed to address source of fraud in the federally facilitated marketplace.</p>