

**AMENDMENT IN THE NATURE OF A SUBSTITUTE  
TO H.R. 5386  
OFFERED BY M . \_\_\_\_\_**

Strike all after the enacting clause and insert the following:

**1 SECTION 1. SHORT TITLE.**

2 This Act may be cited as the “Cutting Copays Act”.

**3 SEC. 2. ADJUSTMENTS TO MEDICARE PART D COST-SHAR-**  
**4 ING REDUCTIONS FOR LOW-INCOME INDIVID-**  
**5 UALS.**

6 Section 1860D–14(a) of the Social Security Act (42  
7 U.S.C. 1395w–114(a)) is amended—

8 (1) in paragraph (1)(D)(ii), by striking “that  
9 does not exceed \$1 for” and all that follows through  
10 the period at the end and inserting “that does not  
11 exceed—

12 “(I) for a plan year before  
13 2026—

14 “(aa) for a generic drug or a  
15 preferred drug that is a multiple  
16 source drug (as defined in section  
17 1927(k)(7)(A)(i)), \$1 or, if less,  
18 the copayment amount applicable

1 to an individual under clause  
2 (iii); and

3 “(bb) for any other drug, \$3  
4 or, if less, the copayment amount  
5 applicable to an individual under  
6 clause (iii); and

7 “(II) for plan year 2026 and  
8 each subsequent plan year—

9 “(aa) for a generic drug, \$0;

10 “(bb) for a preferred drug  
11 that is a multiple source drug (as  
12 defined in section  
13 1927(k)(7)(A)(i)), the dollar  
14 amount applied under this clause  
15 for such a drug for the preceding  
16 year, increased by the annual  
17 percentage increase in the con-  
18 sumer price index (all items; U.S.  
19 city average) as of September of  
20 such preceding year, or, if less,  
21 the copayment amount applicable  
22 to an individual under clause  
23 (iii); and

24 “(cc) for a drug not de-  
25 scribed in either item (aa) or

1 (bb), the dollar amount applied  
2 under this clause for such a drug  
3 for the preceding year, increased  
4 in the manner specified in item  
5 (bb), or, if less, the copayment  
6 amount applicable to an indi-  
7 vidual under clause (iii).

8 Any amount established under item (bb) or  
9 (cc) of subclause (II), that is based on an  
10 increase of \$1 or \$3, that is not a multiple  
11 of 5 cents or 10 cents, respectively, shall  
12 be rounded to the nearest multiple of 5  
13 cents or 10 cents, respectively.”; and

14 (2) in paragraph (4)(A)(ii), by inserting “(be-  
15 fore 2026)” after “a subsequent year”.

