

AMENDMENT**OFFERED BY M**____.

Add at the end the following:

1 **SEC. ____.** **ESTABLISHING AN OUT-OF-POCKET LIMIT ON EX-**
2 **PENDITURES FOR PRESCRIPTION DRUGS**
3 **UNDER GROUP HEALTH PLANS AND GROUP**
4 **AND INDIVIDUAL HEALTH INSURANCE COV-**
5 **ERAGE.**

6 (a) PHSA.—Part D of title XXVII of the Public
7 Health Service Act (42 U.S.C. 300gg–111 et seq.) is
8 amended by adding at the end the following new section:
9 **“SEC. 2799A–11. LIMITATION ON PRESCRIPTION DRUG OUT-**
10 **OF-POCKET COST-SHARING.**

11 “(a) IN GENERAL.—A group health plan and a health
12 insurance issuer offering group or individual health insur-
13 ance coverage shall ensure that any annual cost-sharing
14 imposed under the plan or coverage with respect to pre-
15 scription drugs does not exceed the dollar amounts speci-
16 fied in subsection (b).

17 “(b) LIMITATION AMOUNT.—For purposes of sub-
18 section (a), the dollar amounts specified in this paragraph
19 are the following:

20 “(1) With respect to self-only coverage—

1 “(A) for plan years beginning in 2026,
2 \$2,000; and

3 “(B) for plan years beginning in 2027 or
4 a subsequent year, the dollar amount in effect
5 under this subparagraph for plan years begin-
6 ning in 2026, increased by an amount equal to
7 the product of that amount and the premium
8 adjustment percentage under paragraph (4) for
9 the calendar year.

10 “(2) With respect to coverage other than self-
11 only coverage, for plan years beginning in 2026 or
12 a subsequent year, twice the amount in effect under
13 paragraph (1) for such plan year.

14 If the amount of any increase under subparagraph (A) is
15 not a multiple of \$50, such increase shall be rounded to
16 the next lowest multiple of \$50.”.

17 (b) CATASTROPHIC PLANS.—Section
18 1302(e)(1)(B)(i) of the Patient Protection and Affordable
19 Care Act (42 U.S.C. 18022(e)(1)(B)(i)) is amended by in-
20 serting “and except, with respect to plan years beginning
21 on or after January 1, 2026, in the case of an individual
22 who has incurred cost-sharing expenses with respect to
23 prescription drugs in an amount equal to the annual limi-
24 tation in effect under section 2799A–11(a) of such Act,

1 for benefits consisting of prescription drugs” after “sec-
2 tion 2713”.

3 (c) EFFECTIVE DATE.—The amendments made by
4 this section shall apply with respect to plan years begin-
5 ning on or after January 1, 2026.

