



The Bipartisan Healthcare Optimization Protection Extension (HOPE) Act

Summary

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The *Bipartisan Healthcare Optimization Protection Extension (HOPE) Act* would address the healthcare affordability crisis by extending the enhanced premium tax credits (PTCs) for two years and adding new income caps and guardrails against fraud in the process.

The bill would extend the enhanced PTCs for enrollees earning less than 600% of the federal poverty level (FPL) – about \$200,000 per year for a family of four. The bill would phase out the enhanced PTCs for enrollees earning between 600% FPL and 935% FPL – about \$200,000 and \$300,000 for a family of four.

The bill would create new guardrails to prevent “ghost beneficiaries,” crack down on fraud, and enhance delivery clarity. The bill cracks down on broker fraud by implementing several measures, including those presented in the Insurance Fraud Accountability Act, to codify CMS’s authority to remove bad actors from ACA marketplaces, penalize bad actors, implement new consumer protections, and more. It also directs ACA marketplaces to regularly confirm enrollee eligibility with the Death Master File and requires marketplaces to better notify recipients the value of PTCs they are receiving from the federal government.

Recognizing that many would-be recipients may have been discouraged from purchasing health insurance by previously high premiums, the bill would extend open enrollment to May 15.