



U.S. House of Representatives
COMMITTEE ON THE BUDGET
Washington, DC 20515-6065

July 29, 2025

The Honorable Phillip Swagel
Director
Congressional Budget Office
Ford House Office Building
Washington, D.C. 20515

Dear Director Swagel,

The Congressional Budget Office (CBO) has recently analyzed several provisions within the *One Big Beautiful Bill Act* (OBBBA, H.R. 1) regarding the estimated impacts those provisions will have on Americans and on the federal budget. In addition, CBO has released several iterations of estimated health coverage impacts due to the OBBBA. Unfortunately, these analyses lack context and cloud the public's understanding of the health care reforms within the OBBBA. It would be instructive to Congress and the American public to show how these reforms will ensure that federal health programs are riddled of waste, fraud, and abuse, and ensure that taxpayer dollars are dedicated to the most vulnerable, not illegal immigrants, ineligible recipients, and those refusing to work.

Most recently, CBO released an estimate of the effects on the number of uninsured individuals in 2034 resulting from policies within CBO's baseline projections and as a result of the OBBBA.

We request that CBO provide answers to the following questions regarding its coverage impact assumptions. Please note any interacting effects where necessary:

1. What analysis has CBO done regarding the extent to which individuals are improperly receiving premium tax credits (PTC) for marketplace coverage under current law? Do any of the provisions in H.R. 1 or the June 2025 final rule titled "Patient Protection and Affordable Care Act; Marketplace Integrity and Affordability" reduce improper receipt of PTCs?
2. How many individuals does CBO project will no longer be eligible for PTCs and no longer have health insurance because they do not meet the citizenship or immigration status criteria outlined in section 71301 of H.R. 1?
3. How many non-citizens with incomes below 100 percent of the federal poverty level does CBO project will no longer be eligible for PTCs and no longer have health insurance under section 71302 of H.R. 1?

4. How many individuals does CBO project will no longer receive PTCs and not have subsidized health insurance because they are not completing the verification requirements under section 71303 of H.R. 1?
5. How many individuals does CBO project will no longer receive PTCs and not have subsidized health insurance due to the changes to the special enrollment period for individuals with certain incomes under section 71304 of H.R. 1? Are these individuals otherwise eligible for enrollment and, if applicable, PTCs during the standard open enrollment period?
6. Does the removal of the limitation on repayment of excess advanced PTCs under section 71305 of H.R. 1 change individuals' eligibility for PTCs?
7. Could those who lose eligibility for advanced PTCs due to provisions in H.R. 1 still choose to enroll in a marketplace plan without advanced PTCs? How many of these individuals have access to other subsidized health care coverage, including employer-sponsored health insurance?
8. By what percentage will H.R. 1 lower gross benchmark premiums, on average, in marketplace plans established by the *Affordable Care Act* in 2034?

If you have any questions regarding this request, please contact Deputy Staff Director, Paul Johnson (Paul.Johnson@mail.house.gov) with the House Committee on the Budget.

Thank you for your attention to this matter.

Sincerely,



Jodey C. Arrington
Chairman
Committee on the Budget



Jason Smith
Chairman
Committee on Ways and
Means



Brett Guthrie
Chairman
Committee on Energy and
Commerce