

AMENDMENT
OFFERED BY MR. CLOUD OF TEXAS

At the end of title II, add the following new section:

1 **SEC. _____. EXPANDING ELIGIBILITY FOR CATASTROPHIC**
2 **PLANS.**

3 (a) IN GENERAL.—Section 1302(e) of the Patient
4 Protection and Affordable Care Act (42 U.S.C. 18022(e))
5 is amended—

6 (1) in paragraph (1)—

7 (A) by redesignating clauses (i) and (ii) of
8 subparagraph (B) as subparagraphs (A) and
9 (B), respectively, and adjusting the margins ac-
10 cordingly;

11 (B) by striking “plan year if—” and all
12 that follows through “the plan provides—” and
13 inserting “plan year if the plan provides—”;
14 and

15 (C) in subparagraph (A), as redesignated
16 by paragraph (1), by striking “clause (ii)” and
17 inserting “subparagraph (B)”;

18 (2) by striking paragraph (2); and

19 (3) by redesignating paragraph (3) as para-
20 graph (2).

1 (b) CONFORMING AMENDMENT.—Section
2 1312(d)(3)(C) of the Patient Protection and Affordable
3 Care Act (42 U.S.C. 18032(d)(3)(C)) is amended by strik-
4 ing “, except that in the case of a catastrophic plan de-
5 scribed in section 1302(e), a qualified individual may en-
6 roll in the plan only if the individual is eligible to enroll
7 in the plan under section 1302(e)(2)’’.

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

