

2025 Reconciliation Bill: Changes to Healthcare

Congress recently proposed a bill that includes several changes to Medicaid and Affordable Care Act Marketplace health insurance plans, which many people in the CF community rely on for coverage.

The Congressional Budget Office, a nonpartisan agency, has calculated that 10.9 million people may become uninsured over the next 10 years due to these changes.

Some experts say that eligible people will lose coverage because of incorrect or missing paperwork. This bill has not yet been made into law and still needs to be passed by the Senate and signed by the President. Many of the proposed changes in the bill would start as soon as January 2026.

Changes to the Affordable Care Act Marketplace Plans

Shorter, More Complicated Enrollment Process

The reconciliation bill would shorten the period when people can enroll in plans by a month and would end automatic re-enrollment. The bill would also end special enrollment periods for people with low incomes and would require people to prove they are eligible before they enroll, eliminating the current grace period for verification.

The bill would also require people who want to enroll in Marketplace plans to verify their household income, immigration status, health coverage status, place of residence, and family size before they can get new or returning coverage.

These administrative barriers and condensed timelines may lead to people missing or incorrectly filing paperwork, which may cause them to lose coverage for that year. A year without insurance coverage can be devastating for the health and financial wellbeing of families and adults living with CF.

Increased Costs and Premiums

People who do not meet the work requirements established for Medicaid (80 hours of work, study, or volunteering per month) will also be ineligible to receive premium tax credits for ACA Marketplace plans. Additionally, the bill would require documentation before receiving tax credits, so if people lose their jobs, get married or divorced, or have children, then they would become ineligible to receive tax credits until those changes are processed. This could leave parents with increased out of pocket costs until the eligibility of their newborn is processed.

The bill would remove limitations on receiving tax credits for enrolling in Marketplace plans if someone's income or household changes. If the income reported to receive Marketplace tax credits, enrollees may have to pay those credits back at the end of the year. This is true for both over-reporting and under-reporting income. For people living with CF who have unstable incomes due to health complications, this may be an additional financial burden.

Although this is not in the reconciliation bill, it is likely that tax credits that are meant to encourage Affordable Care Act Marketplace enrollment will expire, which would cause premium costs to increase by an average of 75%. It's estimated that this expiration could lead to 4.4 million people losing coverage.

Sources

[Estimated Budgetary Effects of H.R. 1, the One Big Beautiful Bill Act | Congressional Budget Office](#)

[Tracking the Affordable Care Act Provisions in the 2025 Reconciliation Bill | KFF](#)

[How Will the 2025 Reconciliation Bill Affect the Uninsured Rate in Each State?: Allocating CBO's Partial Estimates of Coverage Loss | KFF](#)

[The Spotlight Is on Medicaid Cuts, But the ACA Marketplaces Could See a One-Third Cut in Enrollment | KFF](#)

[Four Ways Trump's 'One Big Beautiful Bill' Would Undermine Access to Obamacare - KFF Health News](#)

[Coalition Raises Concerns Over the Impact of the House Reconciliation Package on the Affordable Care Act | Cystic Fibrosis Foundation](#)