Senator Bernie Moreno Consumer Affordability and Responsibility Enhancement (CARE) Act

- Provide a temporary ACA
 Premium Tax Credit
 extension but
 responsibly. Give Americans
 a two-year glidepath off the
 COVID-era giveaways.
- Phase out subsidies for high earners. End premium tax credits once household income hits \$200,000 because wealthy Americans don't need Uncle Sam's help buying insurance.
- End \$0 premiums. Require a \$25 minimum monthly payment so everyone has skin in the game and to shut down the fraud and abuse that zero-premium plans invite.

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