

118th CONGRESS

1st Session

A BILL To amend title XVIII of the Social Security Act to expand Medicare coverage to include dental, vision, hearing, and full-cost prescription drugs; to eliminate income-based premium tiers; and to remove Medicare premiums for seniors with incomes under \$100,000 per year.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the “**Medicare Comprehensive Care and Fair Premiums Act of 2025.**”

SEC. 2. FINDINGS AND PURPOSE.

Congress finds that:

1. Original Medicare (Parts A and B) currently excludes routine dental, vision, and hearing services under **Section 1862(a)(12) of the Social Security Act (42 U.S.C. § 1395y(a)(12))**.
2. Prescription drug coverage is provided separately under Part D (**42 U.S.C. § 1395w–101 et seq.**) and often requires substantial out-of-pocket costs.
3. The Medicare Income-Related Monthly Adjustment Amount (IRMAA), established under **Section 1839(i) (42 U.S.C. § 1395r(i))** and **Section 1860D–13(a)(7) (42 U.S.C. § 1395w–113(a)(7))**, creates a tiered premium system based on income.
4. Many seniors on fixed incomes face financial hardship due to premiums, deductibles, and uncovered essential health services.
5. Expanding Medicare to cover comprehensive dental, vision, hearing, and prescription drugs, while eliminating income-based surcharges and waiving premiums for middle- and lower-income seniors, will improve health outcomes and reduce financial strain.
6. The administrative complexity of multiple tiers, exclusions, and separate coverage silos increases costs and reduces transparency for beneficiaries.

SEC. 3. DEFINITIONS.

For purposes of this Act:

1. “**Secretary**” means the Secretary of Health and Human Services.
2. “**Medicare beneficiary**” means an individual entitled to benefits under Part A or enrolled under Part B of title XVIII of the Social Security Act.

3. **“Modified Adjusted Gross Income (MAGI)”** has the meaning given in **Section 1839(i)(4) of the Social Security Act**.
4. **“Dental services”** means preventive, diagnostic, and restorative oral health services, including prosthodontics and oral surgery.
5. **“Vision services”** means routine eye exams, corrective lenses, frames, and medically necessary ophthalmic procedures.
6. **“Hearing services”** means audiological exams, hearing aids, and related fittings and repairs.
7. **“Full-cost prescription coverage”** means coverage of all outpatient prescription drugs without deductibles, coinsurance, or coverage gaps.
8. **“Standard monthly premium”** means the uniform premium amount for Part B or Part D coverage, as determined under Section 1839(a)(3) or Section 1860D–13(a)(1) of the Social Security Act, without any income-related adjustments.

SEC. 4. EXPANSION OF MEDICARE BENEFITS.

(a) Dental, Vision, and Hearing Coverage.

1. **Amendment to Section 1862(a)(12) of the Social Security Act (42 U.S.C. § 1395y(a)(12)):**
 - Strike the current exclusion for dental, vision, and hearing services.
 - Insert:
2. **Amendment to Section 1834 of the Social Security Act (42 U.S.C. § 1395m):**
 - Add new subsections specifying reimbursement rates for dental, vision, and hearing services consistent with prevailing Part B methodologies, including geographic adjustments.

(b) Full-Cost Prescription Coverage.

1. **Amendment to Section 1833(a)(1) of the Social Security Act (42 U.S.C. § 1395l(a)(1)):**
 - Add “(W) Outpatient prescription drugs, without deductible or coinsurance, for all covered beneficiaries.”
2. **Repeal of Part D cost-sharing provisions in Section 1860D–2(b) (42 U.S.C. § 1395w–102(b))** to eliminate premiums, deductibles, and coinsurance for prescription drugs.
3. **Conforming amendment** to Section 1860D–2(a) to ensure all covered Part D drugs are included under the new benefit without coverage gaps.

(c) Integration into Base Medicare.

- The Secretary shall integrate the benefits described in subsections (a) and (b) into the standard Medicare Summary Notice and ensure that all beneficiaries are automatically enrolled without separate application.

SEC. 5. ELIMINATION OF TIERED PREMIUMS (IRMAA).

(a) Repeal of income-related monthly adjustment amounts.

1. **Part B IRMAA repeal.** Section 1839 of the Social Security Act (42 U.S.C. § 1395r) is amended—

- (A) by striking subsection (i); and
- (B) by striking any references to “income-related monthly adjustment amount” or “IRMAA” wherever they appear in such section and inserting “(reserved)”.

2. **Part D IRMAA repeal.** Section 1860D–13(a) of the Social Security Act (42 U.S.C. § 1395w–113(a)) is amended—

- (A) by striking paragraph (7); and
- (B) by striking any references to “income-related monthly adjustment amount” or “IRMAA” wherever they appear in such section and inserting “(reserved)”.

(b) Conforming amendments.

1. Section 6103(l)(20) of the Internal Revenue Code of 1986 is amended by striking subparagraphs permitting disclosure for purposes of IRMAA determinations under section 1839(i) or 1860D–13(a)(7) of the Social Security Act.
2. Section 1839(h) of the Social Security Act (42 U.S.C. § 1395r(h)) is amended by striking “and subsection (i)”.
3. Section 1840(b)(1) of the Social Security Act (42 U.S.C. § 1395s(b)(1)) is amended by striking “and any income-related monthly adjustment amount under section 1839(i)”.
4. Section 1860D–1(b)(1)(B)(vi) of the Social Security Act (42 U.S.C. § 1395w–101(b)(1)(B)(vi)) is amended by striking “including any income-related monthly adjustment amount under section 1860D–13(a)(7)”.

(c) Uniform standard premiums after repeal.

1. **Part B premium—uniform amount.** Section 1839(a)(1) of the Social Security Act (42 U.S.C. § 1395r(a)(1)) is amended—

- (A) by striking “the monthly premium of each individual enrolled under this part for each month shall be the amount determined under paragraph (3), adjusted as required by subsections (b), (f), and (i)” and inserting “the monthly premium of each individual enrolled under this part for each month shall be the standard monthly premium amount determined under paragraph (3), adjusted only as required by subsections (b) and (f), and subject to the waiver under subsection (j)”;
- (B) by striking any cross-references to subsection (i).

2. **Part D base beneficiary premium—uniform amount.** Section 1860D–13(a) of the Social Security Act (42 U.S.C. § 1395w–113(a)) is amended—

- (A) in paragraph (1), by striking “subject to paragraph (7)” and inserting “subject to the waiver under section 1839(j)”; and
 - (B) by striking cross-references to paragraph (7).
3. **No alternative add-ons.** No Federal agency may impose any premium add-on based on income for Part B or Part D except as explicitly authorized by statute after the date of enactment of this Act.

(d) Effective date; transition.

1. The amendments made by this section shall apply to premiums for months beginning on or after January 1, 2027.
2. Any determination related to IRMAA for months beginning on or after January 1, 2027, shall have no force or effect.
3. The Secretary shall issue guidance to plans and beneficiaries within 180 days of enactment to ensure a smooth transition from IRMAA-adjusted premiums to the uniform premium structure specified in this section and section 6.

SEC. 6. REMOVAL OF PREMIUMS FOR SENIORS UNDER \$100,000 INCOME.

(a) Premium Waiver. Section 1839 of the Social Security Act (42 U.S.C. § 1395r) is amended by adding at the end the following new subsection:

“(j) **Premium Waiver for Certain Beneficiaries.**—Notwithstanding any other provision of law, no monthly premium shall be imposed for Medicare Part B or Part D for any individual whose modified adjusted gross income (MAGI) is less than \$100,000 (individual) or \$200,000 (joint), as determined under subsection (i)(4).”

(b) Income Verification. The Secretary shall use IRS data matching to determine eligibility for premium waivers under subsection (j), and shall establish an appeals process for beneficiaries to contest determinations.

(c) Conforming Amendments.

1. Section 1860D–13(a)(1) of the Social Security Act (42 U.S.C. § 1395w–113(a)(1)) is amended by inserting after “base beneficiary premium” the following: “, subject to the waiver under section 1839(j)”.
2. Section 1844(a) of the Social Security Act (42 U.S.C. § 1395w(a)) is amended by striking “and premiums” and inserting “and premiums, except as waived under section 1839(j)”.

SEC. 7. FUNDING AND IMPLEMENTATION.

(a) Funding Sources. The Secretary shall ensure that the expansion of benefits and elimination of premiums under this Act are funded through—

1. Reallocation of existing Medicare Trust Fund revenues;
2. Savings from administrative simplification, including the elimination of duplicative coverage silos and reduction in emergency care utilization due to expanded preventive benefits;
3. Appropriations from the general fund of the Treasury as necessary to maintain actuarial balance in the Medicare Trust Funds; and
4. Any additional revenue measures enacted by Congress for the purpose of sustaining the expanded benefits.

(b) Implementation Timeline.

1. The Secretary shall issue proposed regulations to carry out this Act not later than 12 months after the date of enactment.
2. Final regulations shall be issued not later than 18 months after the date of enactment.
3. The expanded benefits, uniform premium structure, and premium waivers shall take effect for months beginning on or after January 1, 2027.

(c) Public Education Campaign. The Secretary shall conduct a nationwide public education campaign, beginning not later than 6 months before the effective date, to inform beneficiaries of—

1. The new dental, vision, hearing, and prescription drug benefits;
2. The elimination of income-related premium surcharges;
3. The availability of premium waivers for eligible beneficiaries; and
4. The process for verifying eligibility and appealing determinations.

(d) Annual Reporting. The Secretary shall submit to Congress, and make publicly available, an annual report on—

1. Utilization rates for the newly covered services;
2. Changes in out-of-pocket costs for beneficiaries;
3. The fiscal impact on the Medicare Trust Funds; and
4. Recommendations for further improvements to Medicare coverage and financing.

SEC. 8. EFFECTIVE DATE.

Except as otherwise provided in this Act, the amendments made by this Act shall apply to items and services furnished, and premiums charged, for months beginning on or after January 1, 2027.

Key Current Law References Amended by This Act:

- **42 U.S.C. § 1395y(a)(12)** — Medicare exclusions for dental, vision, hearing.
- **42 U.S.C. § 1395r(i)** — Part B IRMAA.
- **42 U.S.C. § 1395w-113(a)(7)** — Part D IRMAA.
- **42 U.S.C. § 1395w-102(b)** — Part D cost-sharing.
- **42 U.S.C. § 1395k(a)** — Medicare benefit structure.
- **26 U.S.C. § 6103(l)(20)** — IRS data sharing for IRMAA determinations.