

119TH CONGRESS
1ST SESSION

S. _____

To amend the Patient Protection and Affordable Care Act to provide for additional requirements with respect to the navigator program, and for other purposes.

IN THE SENATE OF THE UNITED STATES

Ms. BALDWIN (for herself, Mrs. SHAHEEN, Mr. MERKLEY, Mr. LUJÁN, Mr. KING, Mr. WYDEN, Mr. BOOKER, Ms. DUCKWORTH, and Ms. KLOBUCHAR) introduced the following bill; which was read twice and referred to the Committee on _____

A BILL

To amend the Patient Protection and Affordable Care Act to provide for additional requirements with respect to the navigator program, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Expand Navigators’
5 Resources for Outreach, Learning, and Longevity Act of
6 2025” or the “ENROLL Act of 2025”.

1 **SEC. 2. PROVIDING FOR ADDITIONAL REQUIREMENTS**
2 **WITH RESPECT TO THE NAVIGATOR PRO-**
3 **GRAM.**

4 (a) IN GENERAL.—Section 1311(i) of the Patient
5 Protection and Affordable Care Act (42 U.S.C. 18031(i))
6 is amended—

7 (1) in paragraph (2), by adding at the end the
8 following new subparagraph:

9 “(C) SELECTION OF RECIPIENTS.—In the
10 case of an Exchange established and operated
11 by the Secretary within a State pursuant to sec-
12 tion 1321(c), in awarding grants under para-
13 graph (1), the Exchange shall—

14 “(i) select entities to receive such
15 grants based on an entity’s demonstrated
16 capacity to carry out each of the duties
17 specified in paragraph (3);

18 “(ii) not take into account whether or
19 not the entity has demonstrated how the
20 entity will provide information to individ-
21 uals relating to group health plans that are
22 not qualified health plans; and

23 “(iii) ensure that, each year, the Ex-
24 change awards such a grant to at least 1
25 entity described in this paragraph that is

1 a community and consumer-focused non-
2 profit group.”; and

3 (2) in paragraph (3)—

4 (A) in subparagraph (C), by inserting after
5 “qualified health plans” the following: “ , State
6 Medicaid plans under title XIX of the Social
7 Security Act, and State children’s health insur-
8 ance programs under title XXI of such Act”;

9 (B) in subparagraph (D), by striking
10 “and” at the end;

11 (C) in subparagraph (E), by striking the
12 period and inserting “; and”; and

13 (D) by adding at the end the following:

14 “(F) conduct public education activities in
15 plain language to raise awareness of the re-
16 quirements of and the protections provided
17 under qualified health plans.”; and

18 (E) by adding at the end the following
19 flush left sentence:

20 “The duties specified in the preceding sentence may
21 be carried out by such a navigator at any time dur-
22 ing a year.”;

23 (3) in paragraph (4)(A)—

24 (A) in the matter preceding clause (i), by
25 striking “not”;

1 (B) in clause (i)—

2 (i) by inserting “not” before “be”;

3 and

4 (ii) by striking “; or” and inserting a
5 semicolon;

6 (C) in clause (ii)—

7 (i) by inserting “not” before “re-
8 ceive”; and

9 (ii) by striking the period and insert-
10 ing a semicolon; and

11 (D) by adding at the end the following new
12 clause:

13 “(iii) maintain physical presence in
14 the State of the Exchange so as to allow
15 in-person assistance to consumers.”; and

16 (4) in paragraph (6)—

17 (A) by striking “FUNDING.—Grants
18 under” and inserting “FUNDING.—

19 “(A) STATE EXCHANGES.—Grants under”;
20 and

21 (B) by adding at the end the following new
22 subparagraph:

23 “(B) FEDERAL EXCHANGES.—For pur-
24 poses of carrying out this subsection, with re-
25 spect to an Exchange established and operated

1 by the Secretary within a State pursuant to sec-
2 tion 1321(c), the Secretary shall obligate
3 \$100,000,000 out of amounts collected through
4 the user fees on participating health insurance
5 issuers pursuant to section 156.50 of title 45,
6 Code of Federal Regulations (or any successor
7 regulations) for fiscal year 2026 and each sub-
8 sequent fiscal year. Such amount for a fiscal
9 year shall remain available until expended.”.

10 (b) EFFECTIVE DATE.—The amendments made by
11 subsection (a) shall apply with respect to plan years begin-
12 ning on or after January 1, 2026.