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(Original Signature of Member)

119TH CONGRESS
2D SESSION

H. R. _____

To amend title XVIII of the Social Security Act to allow individuals with
Alzheimer’s disease to buy in to the Medicare program.

IN THE HOUSE OF REPRESENTATIVES

Ms. DAVIDS of Kansas introduced the following bill; which was referred to the
Committee on _____

A BILL

To amend title XVIII of the Social Security Act to allow
individuals with Alzheimer’s disease to buy in to the
Medicare program.

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 “Early-Onset Alz-
5 heimer’s Coverage Act of 2026”.

1 **SEC. 2. MEDICARE BUY-IN OPTION.**

2 (a) IN GENERAL.—Title XVIII of the Social Security
3 Act (42 U.S.C. 1395c et seq.) is amended by adding at
4 the end the following new section:

5 “BUY-IN OPTION FOR INDIVIDUALS WITH ALZHEIMER’S
6 DISEASE

7 “SEC. 1899D. (a) OPTION.—

8 “(1) IN GENERAL.—Every individual who meets
9 the requirements described in paragraph (2) shall be
10 eligible to enroll under this section.

11 “(2) ELIGIBILITY.—An individual who meets
12 the following requirements is eligible to enroll under
13 this section:

14 “(A) ALZHEIMER’S DISEASE.—The indi-
15 vidual has been diagnosed with early-onset Alz-
16 heimer’s disease (as defined by the Commis-
17 sioner of Social Security through the Program
18 Operations Manual System (or a successor doc-
19 ument)).

20 “(B) MEDICARE ELIGIBILITY (BUT FOR
21 AGE).—The individual is not otherwise entitled
22 to benefits under part A or eligible to enroll
23 under part A or part B but would be eligible to
24 enroll under part A or part B if the individual
25 were 65 years of age.

1 “(3) PART A, B, AND D BENEFITS AND PROTEC-
2 TIONS.—An individual enrolled under this section is
3 entitled to the same benefits (and shall receive the
4 same protections) under this title as an individual
5 who is entitled to benefits under part A and enrolled
6 under parts B and D, including the ability to enroll
7 in a Medicare Advantage plan that provides qualified
8 prescription drug coverage (an MA–PD plan) and
9 including access to the Medicare Beneficiary Om-
10 budsman under section 1808(c).

11 “(b) ENROLLMENT AND COVERAGE PERIODS.—

12 “(1) ENROLLMENT PERIODS.—The Secretary
13 shall provide for a 3-month enrollment period for an
14 individual described in subsection (a) that begins on
15 the first day of the first month following the month
16 in which such individual is first diagnosed with
17 early-onset Alzheimer’s disease. The Secretary shall
18 provide for such special enrollment periods similar to
19 those provided under part B.

20 “(2) COVERAGE PERIOD.—Coverage under this
21 section shall begin on the first day of the first
22 month following the month in which such individual
23 enrolls under this section.

24 “(c) APPLICATION OF PART A, B, AND D PRE-
25 MIUMS.—An individual enrolled under this section for a

1 month shall be responsible for such month for any pre-
2 mium applicable under sections 1818 and 1839, or under
3 a prescription drug plan under part D, as if such indi-
4 vidual were 65 years of age but not otherwise entitled to
5 benefits under part A and were enrolled under part A, part
6 B, or a prescription drug plan under part D (as applica-
7 ble).

8 “(d) CLARIFICATION.—Nothing in this section shall
9 affect the benefits or eligibility under this title of individ-
10 uals who would otherwise be entitled to or eligible for ben-
11 efits under this title or title XIX, or both.

12 “(e) ACCESS TO MEDIGAP.—Individuals eligible for
13 enrollment pursuant to this section shall be eligible for
14 coverage provided through medicare supplemental policies
15 certified under section 1882 if the individual applies for
16 enrollment in such policy during the six-month period fol-
17 lowing the date of enrollment pursuant to this section. The
18 Secretary shall require each issuer of medicare supple-
19 mental policies in a State to ensure that at least 1 such
20 policy is available to such individuals in such State.”.

21 (b) MEDIGAP.—Section 1882 of the Social Security
22 Act is amended by adding at the end the following new
23 subsection:

24 “(aa) DEVELOPMENT OF NEW STANDARDS FOR CER-
25 TAIN MEDICARE SUPPLEMENTAL POLICIES RELATING TO

1 BUY-IN OPTION.—The Secretary shall request the Na-
2 tional Association of Insurance Commissioners to review
3 and revise the standards for benefit packages described
4 in subsection (p)(1), to otherwise update standards to in-
5 clude requirements for each issuer of a medicare supple-
6 mental policy that offers such a policy in a State, with
7 respect to each year, to comply with the requirements of
8 section 1899D(e). Such revisions shall be made consistent
9 with the rules applicable under subsection (p)(1)(E) with
10 the reference to the ‘1991 NAIC Model Regulation’
11 deemed a reference to the NAIC Model Regulation as pub-
12 lished in the Federal Register on December 4, 1998, and
13 as subsequently updated by the National Association of
14 Insurance Commissioners to reflect previous changes in
15 law and the reference to ‘date of enactment of this sub-
16 section’ deemed a reference to the date of enactment of
17 this subsection (aa).”.

18 (c) UPDATING MATERIALS.—Not later than 30 days
19 after the date of the enactment of this Act, the Secretary
20 of Health and Human Services shall update applicable in-
21 formation provided by the Department of Health and
22 Human Services relating to the Medicare program (such
23 as the notices commonly referred to as “Medicare & You”
24 and “Welcome to Medicare”) to include information on the

1 eligibility provided under the amendments made by this
2 section.