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(Original Signature of Member)

119TH CONGRESS
2D SESSION

H. R. _____

To authorize affordable financing assistance for rural health centers facing financial distress, and to protect access to essential health services in rural communities.

IN THE HOUSE OF REPRESENTATIVES

Mr. FIGURES introduced the following bill; which was referred to the Committee on _____

A BILL

To authorize affordable financing assistance for rural health centers facing financial distress, and to protect access to essential health services in rural communities.

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 “Rural Health Resil-
5 ience Act of 2026”.

1 **SEC. 2. RURAL HEALTH CARE FACILITY STABILIZATION AS-**
2 **SISTANCE PROGRAM.**

3 Subtitle D of the Consolidated Farm and Rural De-
4 velopment Act (7 U.S.C. 1981–2008w) is amended by in-
5 serting after section 374 the following:

6 **“SEC. 375. RURAL HEALTH CARE FACILITY STABILIZATION**
7 **ASSISTANCE PROGRAM.**

8 “(a) IN GENERAL.—The Secretary shall provide
9 loans and loan guarantees to help prevent rural health
10 centers from closing or reducing essential services.

11 “(b) ELIGIBLE BORROWERS.—

12 “(1) IN GENERAL.—A health center shall be eli-
13 gible for a loan or loan guarantee under this section
14 if—

15 “(A)(i) the health center—

16 “(I) is located in a rural area; or

17 “(II) serves a rural community with a
18 hospital at least 60 percent of the patients
19 of which have their primary residence in a
20 rural area; or

21 “(ii) at least 30 percent of the patients of
22 the health center reside in a rural area; and

23 “(B) the health center demonstrates finan-
24 cial distress through objective indicators such
25 as operating margin of less than 5 percent, low
26 cash reserves, risk of service loss, or such other

1 indicators as may be determined by the Sec-
2 retary.

3 “(2) DEFINITIONS.—In this section:

4 “(A) HEALTH CENTER.—The term ‘health
5 center’ means the following:

6 “(i) A subsection (d) hospital (as de-
7 fined in paragraph (1)(B) of section
8 1886(d) of the Social Security Act).

9 “(ii) A critical access hospital (as de-
10 fined in section 1861(mm)(1) of the Social
11 Security Act).

12 “(iii) A sole community hospital (as
13 defined in section 1886(d)(5)(D)(iii) of the
14 Social Security Act).

15 “(iv) A Medicare-dependent, small
16 rural hospital (as defined in section
17 1886(d)(5)(G)(iv) of the Social Security
18 Act).

19 “(v) A low-volume hospital (as defined
20 in section 1886(d)(12)(C) of the Social Se-
21 curity Act).

22 “(vi) A rural emergency hospital (as
23 defined in section 1861(kkk)(2) of the So-
24 cial Security Act).

1 “(vii) A rural health clinic (as defined
2 in section 1861(aa)(2) of the Social Secu-
3 rity Act).

4 “(viii) A Federally qualified health
5 center (as defined in section 1861(aa)(4))
6 of the Social Security Act.

7 “(ix) A community mental health cen-
8 ter (as defined in section 1861(ff)(3)(B) of
9 the Social Security Act).

10 “(x) A health center that is receiving
11 a grant under section 330 of the Public
12 Health Service Act.

13 “(xi) An opioid treatment program (as
14 defined in section 1861(jjj)(2) of the Social
15 Security Act).

16 “(xii) A certified community behav-
17 ioral health clinic (as defined in section
18 1905(jj)(2) of the Social Security Act).

19 “(B) RURAL AREA.—The term ‘rural area’
20 has the meaning given the term in subpara-
21 graph (A) of section 343(a)(13), including an
22 area described in clause (ii) of such subpara-
23 graph that the Secretary determines under sub-
24 paragraph (D) of such section is a rural area.

25 “(3) PRIORITY.—

1 “(A) IN GENERAL.—In carrying out this
2 section, the Secretary may prioritize the provi-
3 sion of assistance to health centers that are—

4 “(i) sole community providers, as de-
5 termined by the Secretary;

6 “(ii) providers in a high poverty area
7 or an area designated by the Secretary as
8 having a shortage of personal health serv-
9 ices; and

10 “(iii) hospitals delivering critical
11 emergency and safety-net services, as de-
12 termined by the Secretary.

13 “(B) HIGH POVERTY AREA DEFINED.—In
14 subparagraph (A), the term ‘high poverty area’
15 means an area with an areawide poverty rate of
16 20 percent or more, based on the Official Pov-
17 erty Measure of the Bureau of the Census.

18 “(c) USE OF FUNDS.—Notwithstanding any other
19 provision of this subtitle, a health center to which a loan
20 or loan guarantee is provided under this section may use
21 the loan or loan guarantee to prevent the closure of, or
22 the reduction of the provision of essential services by the
23 health center, and to restore the provision of essential
24 services by the health center, by using the loan proceeds
25 in ways such as—

1 “(1) for projects to acquire, repair, or upgrade
2 the systems, facilities, and equipment of the health
3 center;

4 “(2) to cover the operational costs of the health
5 center, including supplies and payroll expenses (ex-
6 cept bonuses);

7 “(3) for debt payments, working capital, main-
8 taining essential service lines, bridging reimburse-
9 ment timing gaps, or refinancing high-interest debt
10 incurred for patient care operations; or

11 “(4) any other activity as the Secretary may
12 allow.

13 “(d) REPORT TO CONGRESS.—Within 18 months
14 after the date of the enactment of this section, the Sec-
15 retary shall submit to the Committee on Agriculture of
16 the House of Representatives and the Committee on Agri-
17 culture, Nutrition, and Forestry of the Senate a report
18 on the activities and outcomes of the program carried out
19 under this section, including the effect of the program on
20 stabilizing the finances of the rural health care facilities
21 assisted by the program, and shall make available to the
22 public a summary of the report which does not include
23 any personal information or any financial information
24 about a health center.”.