Fiscal Lab ON CAPITOL HILL

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Announcing a Suite of Fiscal Lab Models: Open, Fast Scores for Every Office

Its first release scores all 110 bills and proposals in the Cost-of-Living Healthcare Working Group's memo to Leader Jeffries

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Fiscal Lab is releasing its modeling suite: six models of health coverage, Medicare, Medicaid spending and financing, tax and transfer programs, and Social Security, each checked against the baseline of the Congressional Budget Office (CBO) or the programs' own data. Their first use is the scores below.

Fiscal Lab has scored all 110 bills and proposals in the Cost-of-Living Healthcare Working Group's memo of September 1, 2026, and opened every score for discussion on one dashboard. Each is estimated on its own against current law, over fiscal years 2027 to 2036, with models Fiscal Lab built and runs itself.

A score is only as good as its assumptions. Each can move a 10-year figure by billions of dollars, and each is a choice a policymaker should be able to see and change. A score that arrives while a bill is still being written, with its reasoning in view, is technical assistance. It helps an office draft better legislation while the text can still change. The current system does not offer that to most offices. Help of this kind goes mostly to committees and leadership, and most members' offices do not get it while they draft. Fiscal Lab is changing some of that power imbalance with the publication of these model-based scores.

First Application: 110 Bills Scored

As of early November 2026, Congress.gov listed a CBO cost estimate for only two of the 110 bills from the Cost-of-Living Healthcare Working Group's memo. Fiscal Lab scored all 110. Of the 110 scores, 57 add to federal deficits, 11 reduce them, and 42 have no significant budget effect.

Each bill has its own page on the dashboard, and a score document available on request, showing:

- **Ten-year cost,** with a low and a high case for the 69 bills where the evidence supports one.
- **Year-by-year effects** on spending, revenues, interest and debt, and the components that add up to the total.
- **Reasoning:** what the bill does, why the estimate comes out as it does, what is uncertain, and the sources.
- **State results** for 10 bills: a map and a table covering every state, and for six of them, coverage under current law and under the bill, year by year.

Scoring as Part of Drafting

Many policymakers draft bills for discussion among their colleagues without knowing what they cost. A formal estimate from CBO or the Joint Committee on Taxation (JCT) usually comes only once a committee orders a bill reported, but it appears as a single number with little chance to test alternatives. Scores hinge on assumptions: how many people take up a benefit; how states, employers, and insurers respond; how fast a change phases in. These models are built for that:

- **Technical assistance while the text is still open.** An office can change a threshold, an effective date, or a matching rate, and see what it does to cost and coverage before the bill is final.
- **Methodologies anyone can evaluate.** CBO publishes descriptions and parts of its code, but not its full models or data. Just the opposite is needed. Fiscal Lab provides members this needed detail. Here every score shows its components, its range, the assumptions behind it, and the sources, so a drafter can see which provision drives the cost and provide feedback.
- **A discussion that stays open.** Scores are a starting point. When the text, the evidence, or a reviewer's comment changes an assumption, the score can be updated to reflect these adjustments, and its dashboard and documents are subsequently updated for policymaker review. Where CBO has published a figure, it sits beside ours for comparison. When new research or data becomes available, scores are updated.
- **Answers at the state level.** Where a bill's effects differ by state, state-by-state results let a member see what a bill means at home. CBO and JCT rarely provide estimates like these.

The scores shown on our dashboard are Fiscal Lab's own estimates, not official scores, and CBO and JCT remain Congress's official scorekeepers. What Fiscal Lab adds is the part the system lacks: nimble and transparent evaluation that makes cost and coverage part of drafting, not a number delivered at the end.

A Suite of Models

Six models stand behind the scores. Four are microsimulation models, which trace a policy's effects person by person or household by household, as CBO's own health and tax models do. The other two work state by state from Medicaid spending and financing data.

MODEL	WHAT IT ESTIMATES	BUILT ON
FLASH Fiscal Lab Analysis and Simulation of Health Care	Health coverage: Medicaid, CHIP, marketplace credits, employer plans, and the uninsured, household by household, for every state	Microsimulation of households: the Current Population Survey (CPS ASEC), with health spending from the Medical Expenditure Panel Survey (MEPS), and the Survey of Income and Program Participation (SIPP) for monthly income and assets where a bill turns on them; state coverage targets from the American Community Survey and CMS enrollment data; CBO's February 2026 baseline
FLAME Fiscal Lab Analysis of Medicare Expenditures	Medicare: benefits, premiums, cost sharing, Medicare Advantage, and Part D	Microsimulation of Medicare beneficiaries: the Medicare Current Beneficiary Survey public use files, 2021 to 2023, survey and cost supplement; the Medicare Trustees' projections and CBO's February 2026 baseline
FLIP'T Fiscal Lab Impacts of Provider Taxes	Medicaid financing: provider taxes and state-directed payments, state by state	State-level model of Medicaid financing: each state's taxed provider base and tax rates, from CMS rule data and KFF's tables of state provider-tax rates, and its directed payments; the financing limits in law and in CMS rules
FLUME Fiscal Lab Unified Medicaid Expenditures	Medicaid spending: federal dollars by service and eligibility group, for matching-rate and benefit changes	State-level projection model: federal dollars by service, eligibility group, and state from states' CMS-64 expenditure reports and MACPAC's T-MSIS tables, checked against Treasury outlays and CBO's Medicaid baseline
FLITT Fiscal Lab Integrated Transfers and Taxes	Tax and transfer programs: SNAP, SSI, TANF, and tax credits	Microsimulation of households: Current Population Survey (CPS ASEC) microdata with each program's eligibility and benefit rules, aligned to the programs' administrative totals
FLOAT Fiscal Lab Old-Age and Trust Funds	Social Security: benefits, payroll taxes, and the trust funds	Dynamic microsimulation of workers and beneficiaries: the Survey of Income and Program Participation (SIPP 2025) matched to lifetime earnings from the Social Security Administration's Earnings Public-Use File; checked against the Trustees Report and the Social Security actuaries' estimates

Of the 70 bills with a budget effect to estimate, FLASH carries 32, FLAME 11, FLUME 5, FLITT 3, FLIP'T 1, and FLOAT 1, and 33 rest wholly or partly on component estimates built from published program data. Because 11 bills draw on more than one model, these counts add to more than 70. The other 40 need no budget model because the bill text has no direct spending or revenue effect.

The suite will keep growing. Fiscal Lab will continue to add models well into the future, bringing the same open, fast scoring to more of the federal budget and to the questions offices bring to it.

Join the Advisory Panel

Fiscal Lab is building a Scoring Methodology Advisory Panel to advise on how the estimates are made, where they can be improved, and how they can help offices as bills are drafted. If you would like to take part, reach out to Fiscal Lab at doug.branch@fiscallab.org.