

# Provisions of Legislation to Improve Private Health Insurance Quality, Affordability, and Enrollment

SEPTEMBER 2018 – JEANNE LAMBREW

LEGISLATION	Restores or Expands ACA Health Insurance Rules			Restores or Expands ACA Financial Assistance			Increases Consumer Engagement	
	Premiums	Benefits and Cost Sharing	Profits (Medical Loss Ratio)	Reinsurance	Premium Tax Credits	Cost Sharing Subsidies	Education, Outreach Funding	Other Consumer Policies
<b>BIPARTISAN BILLS</b>								
Bipartisan Health Care Stabilization Act (Alexander, Murray: October 29, 2017)						✓ Restores funding	✓ Restores funding	✓ Broadens access to catastrophic health plans
Bipartisan Market Stabilization and Innovation Act (Schrader, Reed: H.R. 4695)				✓ Primarily through state grants		✓ Restores funding		
Lower Premiums Through Reinsurance Act (Collins, Nelson: S. 1835)				✓ Solely through state grants				
Increasing Access to Care Act (Scott, Carper: S. 1976)								✓ Broadens access to catastrophic health plans
Protecting Patients from Surprise Medical Bills Act (Cassidy, Bennet)		✓ Limits copays for certain out-of-network care						
<b>REPUBLICANS' BILLS</b>								
Premium Relief Act (Costello: H.R. 4666)				✓ Primarily through state grants; adds abortion restriction		✓ Restores funding; adds abortion restriction		
Increasing Access to Lower Premium Plans and Expanding Health Savings Accounts Act (Roskam: H.R. 6311)								✓ Broadens access to catastrophic health plans; expands health savings accounts; suspends health insurance tax
<b>DEMOCRATS' BILLS</b>								
Undo Sabotage and Expand Affordability of Health Insurance Act (Pallone: H.R. 5155)	✓ Restores for short-term plans, association health plans	✓ Restores for short-term plans, association health plans; codifies and standardizes essential health benefit	✓ Restores for short-term plans, association health plans	✓	✓ Increases amounts, removes upper income limit, and expands eligibility	✓ Restores funding and increases amounts	✓	✓ Funds state demonstrations; supports state-based Marketplaces; requires transparency for federal outreach

# Provisions of Legislation to Improve Private Health Insurance Quality, Affordability, and Enrollment (continued)

	Restores or Expands ACA Health Insurance Rules			Restores or Expands ACA Financial Assistance			Increases Consumer Engagement	
LEGISLATION	Premiums	Benefits and Cost Sharing	Profits (Medical Loss Ratio)	Reinsurance	Premium Tax Credits	Cost Sharing Subsidies	Education, Outreach Funding	Other Consumer Policies
<b>DEMOCRATS' BILLS (CONTINUED)</b>								
<b>Consumer Health Insurance Protection Act (Warren: S. 2582)</b>	✓ Restores for short-term plans, association health plans, expands rate review	✓ Restores for short-term plans, association health plans; codifies and standardizes essential health benefits; adds cost sharing limits	✓ Restores for short-term plans, association health plans; increases limit on profits and overhead costs		✓ Links credit to more generous (gold) plan, increases amounts, removes upper income limit, and expands eligibility	✓ Restores funding and increases amounts	✓	✓ Requires Medicare or Medicaid plans to offer Marketplace plans in low-competition areas; lengthens open enrollment period
<b>Fair Care Act (Baldwin: S. 2494); Stop Junk Health Plans Act of 2018 (H.R. 6479)</b>	✓ Restores for short-term plans	✓ Restores for short-term plans	✓ Restores for short-term plans					
<b>Individual Health Insurance Marketplace Improvement Act (Carper: S. 1354, Langevin: H.R. 3311)</b>				✓			✓	
<b>Marketplace Certainty Act (Shaheen: S. 1462, Ruiz H.R. 3258)</b>						✓ Restores funding and increases amounts		
<b>Affordable Health Insurance for the Middle Class Act (Feinstein: S. 1307, DeSaulnier: H.R. 5258)</b>					✓ Removes upper income limit			
<b>Addressing Affordability for More Americans Act (Heitkamp: S. 1529, Ruiz: H.R. 3620)</b>					✓ Extends to enrollees with income below 600 to 800% of poverty			
<b>Advancing Youth Enrollment Act (Baldwin: S. 2529, McEachin: H.R. 6432)</b>					✓ Increases amounts for enrollees ages 18–34			
<b>Health Care for Small Business Act (Stabenow: S. 1254)</b>					✓ Increases amounts and extends eligibility for small businesses			
<b>ACA OUTREACH Act (Waters H.R. 4784)</b>							✓	