

HR 3681

Fairness in Health Insurance Act of 2009

Congress: 111 (2009–2011, Ended)

Chamber: House

Policy Area: Health

Introduced: Sep 30, 2009

Current Status: Referred to the Subcommittee on Health.

Latest Action: Referred to the Subcommittee on Health. (Oct 1, 2009)

Official Text: <https://www.congress.gov/bill/111th-congress/house-bill/3681>

Sponsor

Name: Rep. Ellison, Keith [D-MN-5]

Party: Democratic • **State:** MN • **Chamber:** House

Cosponsors (1 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Tierney, John F. [D-MA-6]	D · MA		Sep 30, 2009

Committee Activity

Committee	Chamber	Activity	Date
Energy and Commerce Committee	House	Referred to	Oct 1, 2009

Subjects & Policy Tags

Policy Area:

Health

Related Bills

Bill	Relationship	Last Action
111 S 1730	Related bill	Sep 30, 2009: Read twice and referred to the Committee on Health, Education, Labor, and Pensions. (text of measure as introduced: CR S9984)

Fairness in Health Insurance Act of 2009 - Prohibits a health insurance issuer from offering health insurance coverage unless the issuer demonstrates that such coverage has a medical loss ratio of at least 90%.

Directs the Secretary: (1) to establish a uniform definition of "medical loss ratio" and methodology for calculating it, which shall take into account the circumstances of different plans and activities related to health services, such as chronic disease management and quality assurance; and (2) by December 31, 2010, to develop, publish, and implement the standardized data elements and definitions to be used by health insurance issuers in the reporting of data necessary to calculate such ratio.

Requires each issuer: (1) beginning in plan year 2011, to provide the Secretary with data to enable the Secretary to determine whether the issuer is in compliance with this Act; and (2) to provide payment rebates to enrollees for any plan year in which the coverage has a medical loss ratio below 90%.

Actions Timeline

- **Oct 1, 2009:** Referred to the Subcommittee on Health.
- **Sep 30, 2009:** Introduced in House
- **Sep 30, 2009:** Referred to the House Committee on Energy and Commerce.