

## HR 3504

### Consumer Protection and Rate Review Act of 2013

**Congress:** 113 (2013–2015, Ended)

**Chamber:** House

**Policy Area:** Health

**Introduced:** Nov 15, 2013

**Current Status:** Referred to the Subcommittee on Health.

**Latest Action:** Referred to the Subcommittee on Health. (Nov 22, 2013)

**Official Text:** <https://www.congress.gov/bill/113th-congress/house-bill/3504>

## Sponsor

**Name:** Rep. Schakowsky, Janice D. [D-IL-9]

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

## Cosponsors

No cosponsors are listed for this bill.

## Committee Activity

Committee	Chamber	Activity	Date
Energy and Commerce Committee	House	Referred to	Nov 22, 2013

## Subjects & Policy Tags

### Policy Area:

Health

## Related Bills

Bill	Relationship	Last Action
113 HR 1019	Related bill	Mar 8, 2013: Referred to the Subcommittee on Health.
113 S 482	Related bill	Mar 6, 2013: Read twice and referred to the Committee on Health, Education, Labor, and Pensions.

Consumer Protection and Rate Review Act of 2013 - Requires each state insurance commissioner to investigate and take appropriate actions on cases of inadequate notices of cancellations or conversions of health insurance coverage in the individual market that take effect on or after January 1, 2014. Requires that such a notice be treated as inadequate if it fails to: (1) contain information on obtaining health insurance coverage through an American Health Benefit Exchange under the Patient Protection and Affordable Care Act (PPACA), on the possible availability of assistance under PPACA towards payment of the premiums and cost-sharing for such coverage, and on the improved benefits for coverage through an Exchange, compared to coverage not offered through an Exchange; (2) be transparent by inappropriately steering individuals to more expensive plans provided by the cancelling issuer; or (3) otherwise comply with requirements of law.

Amends the Public Health Service Act to declare that federal requirements that the Secretary of Health and Human Services (HHS) review unreasonable premium increases in health care coverage shall not be construed to prohibit a state from imposing additional rate requirements on health insurance issuers that are more protective of consumers. Expands such review to include all rate increases, not only premium increases.

Directs the Secretary or the relevant state insurance commissioner (or state regulator) to take corrective actions to ensure that any excessive, unjustified, or unfairly discriminatory rates are corrected before, or as soon as possible after, implementation, including through mechanisms such as denying rates, modifying rates, or requiring rebates to consumers. Authorizes civil monetary penalties and ineligibility as a qualified health plan for failing to comply with any corrective action taken by the Secretary.

Requires the Secretary to determine whether the state insurance commissioner or regulator or the Secretary will undertake such corrective actions based on whether the state can adequately undertake such actions.

Applies this Act to health plans grandfathered under PPACA.

### **Actions Timeline**

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- **Nov 22, 2013:** Referred to the Subcommittee on Health.
- **Nov 15, 2013:** Introduced in House
- **Nov 15, 2013:** Referred to the House Committee on Energy and Commerce.