

S 482

Health Insurance Rate Review Act

Congress: 113 (2013–2015, Ended)

Chamber: Senate

Policy Area: Health

Introduced: Mar 6, 2013

Current Status: Read twice and referred to the Committee on Health, Education, Labor, and Pensions.

Latest Action: Read twice and referred to the Committee on Health, Education, Labor, and Pensions. (Mar 6, 2013)

Official Text: <https://www.congress.gov/bill/113th-congress/senate-bill/482>

Sponsor

Name: Sen. Feinstein, Dianne [D-CA]

Party: Democratic • **State:** CA • **Chamber:** Senate

Cosponsors (7 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Boxer, Barbara [D-CA]	D · CA		Mar 6, 2013
Sen. Lautenberg, Frank R. [D-NJ]	D · NJ		Mar 6, 2013
Sen. Sanders, Bernard [I-VT]	I · VT		Mar 6, 2013
Sen. Tester, Jon [D-MT]	D · MT		Mar 6, 2013
Sen. Gillibrand, Kirsten E. [D-NY]	D · NY		Mar 14, 2013
Sen. Whitehouse, Sheldon [D-RI]	D · RI		Apr 8, 2013
Sen. Warren, Elizabeth [D-MA]	D · MA		May 22, 2014

Committee Activity

Committee	Chamber	Activity	Date
Health, Education, Labor, and Pensions Committee	Senate	Referred To	Mar 6, 2013

Subjects & Policy Tags

Policy Area:

Health

Related Bills

Bill	Relationship	Last Action
113 HR 3504	Related bill	Nov 22, 2013: Referred to the Subcommittee on Health.
113 HR 1019	Identical bill	Mar 8, 2013: Referred to the Subcommittee on Health.

Health Insurance Rate Review Act - 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 the Patient Protection and Affordable Care Act.

Actions Timeline

- **Mar 6, 2013:** Introduced in Senate
- **Mar 6, 2013:** Sponsor introductory remarks on measure. (CR S1234-1235)
- **Mar 6, 2013:** Read twice and referred to the Committee on Health, Education, Labor, and Pensions.