

## 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   | <b>Nov 22, 2013:</b> Referred to the Subcommittee on Health. |
| 113 HR 1019 | Identical bill | <b>Mar 8, 2013:</b> 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**

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- **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.