

S 2172

Protecting Consumers from Unreasonable Rates Act

Congress: 114 (2015–2017, Ended)

Chamber: Senate

Policy Area: Health

Introduced: Oct 8, 2015

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

Latest Action: Read twice and referred to the Committee on Health, Education, Labor, and Pensions. (Sponsor introductory remarks on measure: CR S7275) (Oct 8, 2015)

Official Text: <https://www.congress.gov/bill/114th-congress/senate-bill/2172>

Sponsor

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

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

Cosponsors (3 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Boxer, Barbara [D-CA]	D · CA		Oct 8, 2015
Sen. Tester, Jon [D-MT]	D · MT		Oct 8, 2015
Sen. Whitehouse, Sheldon [D-RI]	D · RI		Oct 8, 2015

Committee Activity

Committee	Chamber	Activity	Date
Health, Education, Labor, and Pensions Committee	Senate	Referred To	Oct 8, 2015

Subjects & Policy Tags

Policy Area:

Health

Related Bills

Bill	Relationship	Last Action
114 HR 3727	Related bill	Oct 9, 2015: Referred to the Subcommittee on Health.

Protecting Consumers from Unreasonable Rates Act

This bill amends the Public Health Service Act to declare that federal requirements that the Department of Health and Human Services (HHS) review unreasonable premium increases in health care coverage do not prohibit a state from imposing additional rate requirements on health insurance issuers that are more protective of consumers. The review is expanded to include all rate increases, not only premium increases.

HHS or the relevant state insurance commissioner or state regulator must 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. HHS may apply civil monetary penalties to health insurance issuers that fail to comply with a corrective action taken by HHS and may make the plan involved ineligible for classification as a qualified health plan.

HHS must determine whether HHS or the state insurance commissioner or regulator will undertake such corrective actions based on whether the state can adequately undertake the actions.

This Act applies to health plans grandfathered under the Patient Protection and Affordable Care Act.

Actions Timeline

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