

## HR 3727

### Health Insurance Rate Review Act

**Congress:** 114 (2015–2017, Ended)

**Chamber:** House

**Policy Area:** Health

**Introduced:** Oct 8, 2015

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

**Latest Action:** Referred to the Subcommittee on Health. (Oct 9, 2015)

**Official Text:** <https://www.congress.gov/bill/114th-congress/house-bill/3727>

### Sponsor

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

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

### Cosponsors (14 total)

Cosponsor	Party / State	Role	Date Joined
Del. Norton, Eleanor Holmes [D-DC-At Large]	D · DC		Oct 8, 2015
Rep. Capps, Lois [D-CA-24]	D · CA		Oct 8, 2015
Rep. DeLauro, Rosa L. [D-CT-3]	D · CT		Oct 8, 2015
Rep. Deutch, Theodore E. [D-FL-21]	D · FL		Oct 8, 2015
Rep. Grijalva, Raúl M. [D-AZ-3]	D · AZ		Oct 8, 2015
Rep. Gutierrez, Luis V. [D-IL-4]	D · IL		Oct 8, 2015
Rep. Lujan Grisham, Michelle [D-NM-1]	D · NM		Oct 8, 2015
Rep. McDermott, Jim [D-WA-7]	D · WA		Oct 8, 2015
Rep. Rangel, Charles B. [D-NY-13]	D · NY		Oct 8, 2015
Rep. Takano, Mark [D-CA-41]	D · CA		Oct 8, 2015
Rep. Foster, Bill [D-IL-11]	D · IL		Oct 9, 2015
Rep. Garamendi, John [D-CA-3]	D · CA		Oct 9, 2015
Rep. Pocan, Mark [D-WI-2]	D · WI		Oct 27, 2015
Rep. Wasserman Schultz, Debbie [D-FL-23]	D · FL		Jul 14, 2016

### Committee Activity

Committee	Chamber	Activity	Date
Energy and Commerce Committee	House	Referred to	Oct 9, 2015

### Subjects & Policy Tags

#### Policy Area:

Health

## Related Bills

Bill	Relationship	Last Action
114 S 2172	Related bill	<b>Oct 8, 2015:</b> Read twice and referred to the Committee on Health, Education, Labor, and Pensions. (Sponsor introductory remarks on measure: CR S7275)

## Summary (as of Oct 8, 2015)

### Health Insurance Rate Review 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

- **Oct 9, 2015:** Referred to the Subcommittee on Health.
- **Oct 8, 2015:** Introduced in House
- **Oct 8, 2015:** Referred to the House Committee on Energy and Commerce.