

S 1667

Protecting Consumers from Unreasonable Rates Act

Congress: 115 (2017–2019, Ended)

Chamber: Senate

Policy Area: Health

Introduced: Jul 27, 2017

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 S4430-4431) (Jul 27, 2017)

Official Text: <https://www.congress.gov/bill/115th-congress/senate-bill/1667>

Sponsor

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

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

Cosponsors (2 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Duckworth, Tammy [D-IL]	D · IL		Jul 27, 2017
Sen. Warren, Elizabeth [D-MA]	D · MA		Mar 6, 2018

Committee Activity

Committee	Chamber	Activity	Date
Health, Education, Labor, and Pensions Committee	Senate	Referred To	Jul 27, 2017

Subjects & Policy Tags

Policy Area:

Health

Related Bills

Bill	Relationship	Last Action
115 HR 3450	Related bill	Jul 28, 2017: Referred to the Subcommittee on Health.

Protecting Consumers from Unreasonable Rates Act

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

HHS or the relevant state agency 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 insurers 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. (Qualified health plans are sold on health insurance exchanges, are the only plans eligible for premium subsidies, and fulfill an individual's requirement to maintain minimum essential coverage.) HHS must determine whether HHS or the state will undertake the corrective actions based on whether the state can adequately undertake the actions.

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

Actions Timeline

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