

HR 6136

Protecting Consumers from Unreasonable Rates Act of 2020

Congress: 116 (2019–2021, Ended)

Chamber: House

Policy Area: Health

Introduced: Mar 9, 2020

Current Status: Referred to the House Committee on Energy and Commerce.

Latest Action: Referred to the House Committee on Energy and Commerce. (Mar 9, 2020)

Official Text: <https://www.congress.gov/bill/116th-congress/house-bill/6136>

Sponsor

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

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

Cosponsors

No cosponsors are listed for this bill.

Committee Activity

Committee	Chamber	Activity	Date
Energy and Commerce Committee	House	Referred To	Mar 9, 2020

Subjects & Policy Tags

Policy Area:

Health

Related Bills

Bill	Relationship	Last Action
116 HR 1425	Related bill	Sep 8, 2020: Read the second time. Placed on Senate Legislative Calendar under General Orders. Calendar No. 523.
116 HR 2463	Related bill	Dec 10, 2019: Subcommittee Hearings Held.
116 S 1261	Related bill	May 1, 2019: Read twice and referred to the Committee on Finance.

Protecting Consumers from Unreasonable Rates Act of 2020

This bill requires the Department of Health and Human Services (HHS) or the relevant state agency to ensure that any excessive, unjustified, or unfairly discriminatory premium rates for health care coverage 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 decertify the plan as a qualified health plan. (Qualified health plans are sold on health insurance exchanges, the only plans eligible for premium subsidies, and meet the requirements for 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.

The bill declares that the review by HHS of unreasonable increases in 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.

Actions Timeline

- **Mar 9, 2020:** Introduced in House
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