

HR 1890

Health Insurance Consumer Protection Act

Congress: 117 (2021–2023, Ended)

Chamber: House

Policy Area: Health

Introduced: Mar 12, 2021

Current Status: Referred to the Subcommittee on Health.

Latest Action: Referred to the Subcommittee on Health. (Mar 16, 2021)

Official Text: <https://www.congress.gov/bill/117th-congress/house-bill/1890>

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 16, 2021

Subjects & Policy Tags

Policy Area:

Health

Related Bills

No related bills are listed.

Health Insurance Consumer Protection Act

This bill requires health insurance exchanges to establish network adequacy standards for health insurance plans to meet. It also expands the review process for potentially unreasonable health insurance rates, including premiums.

The review process, which currently covers only premium increases, is expanded to include the annual review of potentially excessive, unjustified, or unfairly discriminatory rates for health care coverage. If a rate is determined to be unreasonable, the Department of Health and Human Services (HHS), or the relevant state agency, must take corrective action before, or as soon as possible after, the rate takes effect. Corrective actions may include denying or modifying a rate or requiring the insurer to issue a rebate to consumers.

HHS may apply civil monetary penalties to health insurers that fail to comply with a corrective action. Additionally, HHS may decertify the plan as a qualified health plan (i.e., a plan that is certified for sale on a health insurance exchange, is eligible for premium subsidies, and meets the requirements for minimum essential coverage).

Actions Timeline

- **Mar 16, 2021:** Referred to the Subcommittee on Health.
- **Mar 12, 2021:** Introduced in House
- **Mar 12, 2021:** Referred to the House Committee on Energy and Commerce.