

113TH CONGRESS  
2D SESSION

# H. R. 4728

To direct the Office of the Actuary of the Centers for Medicare & Medicaid Services and the Comptroller General of the United States to study the impact of the Patient Protection and Affordable Care Act on small businesses.

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## IN THE HOUSE OF REPRESENTATIVES

MAY 22, 2014

Mr. FINCHER (for himself and Mrs. BLACK) introduced the following bill; which was referred to the Committee on Ways and Means, and in addition to the Committees on Education and the Workforce, Energy and Commerce, the Judiciary, Natural Resources, House Administration, Rules, and Appropriations, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned

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## A BILL

To direct the Office of the Actuary of the Centers for Medicare & Medicaid Services and the Comptroller General of the United States to study the impact of the Patient Protection and Affordable Care Act on small businesses.

1       *Be it enacted by the Senate and House of Representa-*  
2       *tives of the United States of America in Congress assembled,*

3       **SECTION 1. SHORT TITLE.**

4       This Act may be cited as the “Certify It Act of  
5       2014”.

1   **SEC. 2. STUDY ON IMPACT ON SMALL BUSINESS JOBS.**

2       (a) STUDY AND REPORT.—

3               (1) IN GENERAL.—Not later than 1 year after  
4               the date of enactment of this Act, and December 1  
5               for each of the 4 consecutive years thereafter, the  
6               Comptroller General of the United States, shall con-  
7               duct a study on the impact of the Affordable Care  
8               Act on small businesses, including—

9                       (A) the impact of any increased health in-  
10                  surance costs resulting from the provisions of  
11                  such Act on economic indicators (including jobs  
12                  lost, hours worked per employee, and any re-  
13                  sulting loss of wages); and

14                       (B) the impact of section 4980H of the In-  
15                  ternal Revenue Code of 1986 (relating to  
16                  shared responsibility for employers regarding  
17                  health coverage) on economic indicators, includ-  
18                  ing any jobs lost.

19                       (2) REPORT.—The Comptroller General of the  
20                  United States, using data from the Office of the Ac-  
21                  tuary, Centers for Medicare & Medicaid Services,  
22                  under section 3 and economic indicators data from  
23                  other Federal agencies, shall submit to the appro-  
24                  priate committees of Congress a report on the study  
25                  conducted under paragraph (1).

1       (b) APPROPRIATE COMMITTEES OF CONGRESS.—For  
2 purposes of this section, the term “appropriate committees  
3 of Congress” means the Committee on Ways and Means,  
4 the Committee on Education and the Workforce, the Com-  
5 mittee on Energy and Commerce, and the Small Business  
6 Committee of the House of Representatives and the Com-  
7 mittee on Finance, the Committee on Health, Education,  
8 Labor, and Pensions, and the Small Business and Entre-  
9 preneurship Committee of the Senate.

10     (c) DEFINITIONS.—For purposes of this Act:

11           (1) AFFORDABLE CARE ACT.—The term “Af-  
12 fordable Care Act” means the Patient Protection  
13 and Affordable Care Act (Public Law 111–148) and  
14 title I and subtitle B of title II of the Health Care  
15 and Education Reconciliation Act of 2010 (Public  
16 Law 111–152).

17           (2) SMALL BUSINESS.—The term “small busi-  
18 ness” means an employer with 250 or fewer employ-  
19 ees.

20 **SEC. 3. STUDY ON IMPACT ON SMALL BUSINESS HEALTH  
21 INSURANCE.**

22     (a) STUDY AND REPORT.—

23           (1) IN GENERAL.—Not later than 1 year after  
24 the date of the enactment of this Act, and December  
25 1 for each of the 4 consecutive years thereafter, the

1       Office of the Actuary, Centers for Medicare & Medi-  
2       caid Services, shall conduct a study on the impact  
3       of the Affordable Care Act on small group health in-  
4       surance costs, including—

5                 (A) the impact of requirements and bene-  
6       fits pursuant to such Act on the small group  
7       health insurance market, including community  
8       rating requirements, minimum actuarial value  
9       requirements, requirements to provide for es-  
10      sential health benefits described in section  
11      1302(b) of the Patient Protection and Afford-  
12      able Care Act (42 U.S.C. 18022(b)), require-  
13      ments related to cost-sharing, the prohibition  
14      on annual and lifetime limits on benefits under  
15      section 2711 of the Public Health Service Act  
16      (42 U.S.C. 300gg–11), prohibitions on cost-  
17      sharing requirements for preventive services,  
18      and the extension of dependent coverage under  
19      section 2714 of the Public Health Service Act  
20      (42 U.S.C. 300gg–14); and

21                 (B) the impact of new taxes and fees on  
22      the small group health insurance market costs,  
23      including the fee imposed under section 9010 of  
24      the Patient Protection and Affordable Care Act  
25      (relating to imposition of annual fee on health

1           insurance providers), the transitional reinsurance  
2           program contributions, the fees imposed  
3           under subchapter B of chapter 34 of the Internal  
4           Revenue Code of 1986 (relating to the Patient  
5           Centered Outcome Research Institute fees), and Exchange assessments or user fees.

7           (2) REPORT.—The Office of the Actuary, Centers for Medicare & Medicaid Services, in consultation with the Comptroller General for purposes of verifying the methodology, assumptions, validity, and reasonableness of the data used by the Actuary, shall submit to the appropriate committees of Congress a report on the study conducted under paragraph (1).

15          (b) APPROPRIATE COMMITTEES OF CONGRESS.—For purposes of this section, the term “appropriate committees of Congress” means the Committee on Ways and Means, the Committee on Education and the Workforce, the Committee on Energy and Commerce, and the Small Business Committee of the House of Representatives and the Committee on Finance, the Committee on Health, Education, Labor, and Pensions, and the Small Business and Entrepreneurship Committee of the Senate.

1   **SEC. 4. ONE-YEAR DELAY FOR EMPLOYER MANDATE IN**  
2                   **CASE OF NEGATIVE IMPACT ON SMALL BUSI-**  
3                   **NESS.**

4       (a) **IN GENERAL.**—If the Comptroller General of the  
5   United States or the Office of the Actuary, Centers for  
6   Medicare & Medicaid Services, determines in any report  
7   submitted under section 2 or 3 that the Affordable Care  
8   Act has caused net employment loss amongst small busi-  
9   nesses or caused small group health insurance costs to  
10   rise, section 4980H of the Internal Revenue Code of 1986  
11   shall not apply for months beginning during the 1-year  
12   period beginning on the date of the submission of such  
13   report.

14       (b) **FAILURE To SUBMIT.**—If the Comptroller Gen-  
15   eral of the United States or the Office of the Actuary,  
16   Centers for Medicare & Medicaid Services, fails to submit  
17   a report in accordance with the timelines specified in this  
18   Act, section 4980H of the Internal Revenue Code of 1986  
19   shall not apply the following calendar year.

