

113TH CONGRESS
1ST SESSION

S. 1729

To amend the Patient Protection and Affordable Care Act to provide further options with respect to levels of coverage under qualified health plans.

IN THE SENATE OF THE UNITED STATES

NOVEMBER 19, 2013

Mr. BEGICH introduced the following bill; which was read twice and referred to the Committee on Health, Education, Labor, and Pensions

A BILL

To amend the Patient Protection and Affordable Care Act to provide further options with respect to levels of coverage under qualified health plans.

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 “Expanded Consumer
5 Choice Act”.

6 **SEC. 2. PROVIDING FOR A NEW LEVEL OF COVERAGE**
7 **UNDER QUALIFIED HEALTH PLANS.**

8 (a) IN GENERAL.—Section 1302 of the Patient Pro-
9 tection and Affordable Care Act (42 U.S.C. 18022) is
10 amended—

1 (1) in subsection (a)(3), by inserting “copper,”
 2 after “either the”;

3 (2) in subsection (c)—

4 (A) in paragraph (1), by adding at the end
 5 the following:

6 “(C) COPPER PLANS.—The cost-sharing
 7 incurred under a health plan in the copper level
 8 with respect to self-only coverage or coverage
 9 other than self-only coverage for a plan year be-
 10 ginning in 2015 shall not be less than an
 11 amount determined appropriate by the Sec-
 12 retary (such amount to be in excess of the
 13 amount applicable to a bronze plan) increased
 14 as provided for in subparagraph (B) for later
 15 plan years.”;

16 (B) in paragraph (2)—

17 (i) in subparagraph (A)—

18 (I) in clause (i), by striking
 19 “and” at the end;

20 (II) in clause (ii), by striking the
 21 period and inserting “; and”; and

22 (III) by adding at the end the
 23 following:

24 “(iii) for plan years beginning in
 25 2015, the amount provided for under para-

1 graph (1)(C) in the case of a plan in the
2 copper level.”; and

3 (ii) in subparagraph (C), by inserting
4 “or copper” after “bronze”; and

5 (C) by adding at the end the following:

6 “(5) REGULATIONS RELATING TO PLANS IN
7 THE COPPER LEVEL.—The Secretary shall promul-
8 gate regulations to provide for annual limits on
9 deductibles and cost-sharing for plans in the copper
10 level to ensure that such limits are reasonable for
11 every marketplace and to take into account the fea-
12 sibility of the relative plan design in each local insur-
13 ance marketplace.”;

14 (3) in subsection (d)—

15 (A) in paragraph (1), by adding at the end
16 the following:

17 “(E) COPPER LEVEL.—Beginning in plan
18 year 2015, a plan in the copper level shall pro-
19 vide a level of coverage that is designed to pro-
20 vide benefits that are actuarially equivalent to
21 50 percent of the full actuarial value of the ben-
22 efits provided under the plan.”; and

23 (B) in paragraph (4), by inserting “cop-
24 per,” after “providing a”; and

1 (4) in subsection (e)(1), in the matter preceding
2 subparagraph (A), by inserting “copper,” after “pro-
3 viding a”.

4 (b) MULTI-STATE PLANS.—Section 1334(c)(1)(B) of
5 the Patient Protection and Affordable Care Act (42
6 U.S.C. 18054(c)(1)(B)) is amended by inserting “copper,”
7 after “offering of the”.

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