116TH CONGRESS 1ST SESSION

H. R. 456

To amend the Patient Protection and Affordable Care Act to permit insurers to offer catastrophic coverage plans to anyone, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

January 10, 2019

Mr. FORTENBERRY introduced the following bill; which was referred to the Committee on Energy and Commerce

A BILL

To amend the Patient Protection and Affordable Care Act to permit insurers to offer catastrophic coverage plans to anyone, and for other purposes.

- 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 "Care for All Act of
- 5 2019".
- 6 SEC. 2. PERMITTING INSURERS TO OFFER CATASTROPHIC
- 7 COVERAGE PLANS TO ANYONE.
- 8 (a) In General.—Section 1302(e) of the Patient
- 9 Protection and Affordable Care Act (42 U.S.C. 18022(e))
- 10 is amended to read as follows:

- 1 "(e) Catastrophic Plan.—A health plan not pro-
- 2 viding a bronze, silver, gold, or platinum level of coverage
- 3 shall be treated as meeting the requirements of subsection
- 4 (d) with respect to any plan year if the plan provides—
- 5 "(1) except as provided in paragraph (2), the
- 6 essential health benefits determined under sub-
- 7 section (b), except that the plan provides no benefits
- 8 for any plan year until the individual has incurred
- 9 cost-sharing expenses in an amount equal to the an-
- nual limitation in effect under subsection (c)(1) for
- 11 the plan year (except as provided for in section
- 12 2713); and
- "(2) coverage for at least three primary care
- visits.".
- 15 (b) Conforming Amendment.—Section
- 16 1312(d)(3)(C) of the Patient Protection and Affordable
- 17 Care Act (42 U.S.C. 18032(d)(3)(C)) is amended by strik-
- 18 ing ", except that" and all that follows through "section
- 19 1302(e)".
- 20 (c) Effective Date.—The amendments made by
- 21 this section shall apply to coverage issued on or after the
- 22 date of the enactment of this Act.

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