

117TH CONGRESS  
2D SESSION

# H. R. 8889

To provide for improved access to group health plan and health insurance coverage summary of benefits and coverage explanation, require a joint report by the Secretaries of Health and Human Services, Treasury, and Labor relating to summaries of benefits and coverage, and for other purposes.

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## IN THE HOUSE OF REPRESENTATIVES

SEPTEMBER 19, 2022

Ms. PLASKETT (for herself, Mr. RICE of South Carolina, and Mr. SMUCKER) introduced the following bill; which was referred to the Committee on Energy and Commerce, and in addition to the Committees on Ways and Means, and Education and Labor, 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 provide for improved access to group health plan and health insurance coverage summary of benefits and coverage explanation, require a joint report by the Secretaries of Health and Human Services, Treasury, and Labor relating to summaries of benefits and coverage, 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,*

1 **SECTION 1. SHORT TITLE.**

2 This Act may be cited as the “Readable Insurance  
3 Coverage Explanations Act” or the “RICE Act”.

4 **SEC. 2. IMPROVED ACCESS TO GROUP HEALTH PLAN AND**  
5 **HEALTH INSURANCE COVERAGE SUMMARY**  
6 **OF BENEFITS AND COVERAGE EXPLANATION.**

7 (a) IN GENERAL.—Section 2715(d) of the Public  
8 Health Service Act (42 U.S.C. 300gg–15(d)) is amended  
9 by adding at the end the following new paragraph:

10 “(5) MACHINE READABLE SUBMISSION AND  
11 PUBLIC POSTING.—

12 “(A) ANNUAL SUBMISSION.—Not later  
13 than for plan years beginning on or after Janu-  
14 ary 1, 2024, each entity described in paragraph  
15 (3) shall annually submit to the Secretary the  
16 summaries of benefits and coverage described in  
17 paragraph (1), with respect to such entity, in a  
18 machine-readable file (as defined in section  
19 147.210(a)(2)(xiv) of title 45, Code of Federal  
20 Regulations, or any successor regulation).

21 “(B) PUBLIC POSTING.—Not later than 60  
22 days after the date of submission of summaries  
23 of benefits and coverage pursuant to subpara-  
24 graph (A), the Secretary shall make the sum-  
25 maries of benefits and coverage available on a  
26 public Federal Government website.”.

1 (b) JOINT REPORT BY SECRETARIES OF LABOR,  
2 HEALTH AND HUMAN SERVICES, AND TREASURY.—Not  
3 later than January 1, 2024, the Secretaries of Labor,  
4 Health and Human Services, and the Treasury shall joint-  
5 ly conduct a study, and submit to Congress a report, con-  
6 taining—

7 (1) the extent to which summaries of benefits  
8 and coverage described in section 2715(d)(1) of the  
9 Public Health Service Act (42 U.S.C. 300gg–  
10 15(d)(1)) are accessible and comprehensible to indi-  
11 viduals applying for or enrolled in a group health  
12 plan or group or individual health insurance cov-  
13 erage (as such terms are defined in section 2791 of  
14 such Act (42 U.S.C. 300gg–91)); and

15 (2) recommendations for improving such access  
16 and comprehension.

17 (c) IMPLEMENTATION BY SECRETARIES OF LABOR,  
18 HEALTH AND HUMAN SERVICES, AND TREASURY.—The  
19 Secretaries of Labor, Health and Human Services, and  
20 the Treasury may implement the provisions of, including  
21 the amendments made by, this section through interim  
22 final rule, sub-regulatory guidance, program instruction,  
23 or otherwise.

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