



2019 Affordable Care Act Reform Legislation Tracker

Newly Included Legislative and Procedural Updates

Legislative Updates

- April 9: Rep. Roger Marshall (R-KS) introduced the State Flexibility and Patient Choice Act of 2019 ([H.R. 2183](#)), which amends Section 1332 of the ACA to expedite the state innovation waiver approval process, among other things.
- April 9: Rep. Andy Biggs (R-AZ) introduced the Freedom for Families Act ([H.R. 2163](#)), which permits use of HSA funds during certain periods of caregiving; and increases HSA contribution limits, among other things.
- April 10: Rep. Jenniffer Gonzalez-Colon (R-PR) introduced the Territory Health Insurance Tax Relief Act of 2019 ([H.R. 2243](#)), which exempts residents of U.S. territories from the ACA's health insurance tax.
- April 10: Sen. Thom Tillis (R-NC) introduced the Protect Act ([S. 1125](#)), which prohibits insurers from denying coverage due to an individual's pre-existing conditions, among other things.
- April 12: Rep. Maxine Waters (D-CA) introduced the ACA OUTREACH Act ([H.R. 2292](#)), which awards grants for the purposes of outreach and promotional activities to states that have established exchanges, among other things.

I. Single-Issue Legislation (116th Congress - 2019) (*all legislation has been introduced; no further action has been taken, unless noted*)

Cadillac Tax Repeal (and Other ACA Taxes and Fees)

Wellness

Health Savings Accounts

Mandate Reform/Alternatives

Antitrust

Interstate Sales

Stop-Loss

Essential Health Benefits

ACA Market Reforms

Short-Term, Limited-Duration Insurance

Association Health Plans

Multi-Issue Bills

Section 1332 Waivers

Blanket Repeal

Miscellaneous

Cadillac Tax Repeal (and Other ACA Taxes and Fees)

<p>Jobs and Premium Protection Act S. 80 Sen. John Barrasso (R-WY)</p>	<p>Repeals the ACA’s health insurance tax.</p>
<p>Health Insurance Tax Relief Act S. 172/H. R. 1398 Sen. Cory Gardner (R-CO)/Rep. Ami Bera (D-CA)</p>	<p>Delays the implementation of the ACA’s health insurance tax until 2022.</p>
<p>Middle Class Health Benefits Tax Repeal Act of 2019 S. 684/H.R. 748 Sen. Martin Heinrich (D-NM)/Rep. Joe Courtney (D-CT)</p>	<p>Repeals the Cadillac tax.</p>
<p>First Responder Medical Device Tax Relief Act H.R. 1290 Rep. Michael Turner (R-OH)</p>	<p>Exempts certain emergency medical devices from the medical device tax.</p>
<p>Protect Medical Innovation Act of 2019 S. 692/H.R. 2207 Sen. Pat Toomey (R-PA)/Rep. Ron Kind (D-WI)</p>	<p>Repeals the medical device tax.</p>
<p>Territory Health Insurance Tax Relief Act of 2019 H.R. 2243 Rep. Jenniffer Gonzalez-Colon (R-PR)</p>	<p>Exempts residents of U.S. territories from the ACA’s health insurance tax.</p>

Wellness

Health Savings Accounts

<p>Health Savings Act of 2019 S. 12 Sen. Marco Rubio (R-FL)</p>	<p><i>On-Site Clinics</i> – Creates a special rule for individuals eligible for on-site medical clinic coverage (eligibility to receive health care benefits from an on-site medical clinic of an employer does not qualify as coverage under a health plan if such health care benefits are not significant benefits). Examples of such</p>
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	<p>benefits include:</p> <ul style="list-style-type: none"> • Physicals and immunizations • Injecting antigens provided by employees • Medications available without a prescription (pain relievers, antihistamines, etc.) • Treatment for injuries occurring at the employer’s place of employment or otherwise in the course of employment • Tests for infectious diseases and conditions • Monitoring of chronic conditions • Drug testing • Hearing or vision screenings and related services • Other services and treatments of a similar nature <p>OTC Medications – Includes an amount paid for any prescription or OTC medicine or drug within the definition of a “qualified medical expense;” includes within the definition of “preventive care” prescription and OTC drugs.</p> <p>Contribution Amount – Increases maximum contribution limit.</p> <p>Medicare Enrollment – Allows Medicare beneficiaries enrolled only in Part A to continue to contribute to HSAs after turning 65 if otherwise eligible.</p> <p>Other – Renames HDHP as “HSA-qualified health plan;” allows both spouses to make catch up contributions to the same HSA account; simplifies limitations on FSA and HSA rollovers; eliminates tax for failure to maintain HDHP coverage.</p>
<p>Health Savings Account Expansion Act H.R. 603 Rep. Mike Gallagher (R-WI)</p>	<p>OTC Medications – Repeals the restriction on using HSAs for OTC medications.</p> <p>Contribution Amount – Increases maximum contribution limit.</p> <p>Other – Permits the use of HSAs to pay health insurance premiums and direct primary care expenses; eliminates the requirement that a participant in an HSA be enrolled in an HDHP; decreases the additional tax for HSA distributions not used for qualified medical expenses.</p>
<p>Health Savings Account Act H.R. 457 Rep. Jeff Fortenberry (R-NE)</p>	<p>Contribution Amount – Increases maximum contribution limit.</p> <p>Other – Allows HSAs to be used for fitness center memberships; allows individuals who receive direct primary care services in exchange for a fixed periodic fee or payment to participate in an HSA, among other things.</p>
<p>Personal Health Investment Today Act of 2019 S. 680 Sen. John Thune (R-SD)</p>	<p>Other – Allows taxpayers to use HSAs or other pre-tax health accounts to pay for sports equipment and other fitness expenses.</p>

<p>Restoring Access to Medication Act S. 1089/H.R. 1922 Sen. Pat Roberts (R-KS)/Rep. Ron Kind (D-WI) <i>(similar)</i></p>	<p><i>OTC Medications</i> – Allows HSAs and FSAs to purchase OTC medications and menstrual care products (<i>Senate bill does not extend the protections to the purchase of menstrual care products</i>).</p>
<p>Allowing Greater Access to Safe and Effective Contraception Act S. 930 Sen. Joni Ernst (R-IA)</p>	<p><i>OTC Medications</i> – Repeals the tax on OTC medications for HSAs, Archer MSAs, and HRAs; and repeals the cap on contributions for FSAs, among other things.</p>
<p>Faith in Health Savings Accounts Act of 2019 H.R. 2177 Rep. Mike Kelly (R-PA)</p>	<p><i>Other</i> – Treats membership in a health care sharing ministry as coverage under a HDHP for purposes of contributing to an HSA.</p>
<p>Freedom for Families Act H.R. 2163 Rep. Andy Biggs (R-AZ)</p>	<p><i>Contribution Amount</i> – Increases maximum contribution limit. <i>Other</i> – Permits use of HSA funds during specific periods of “qualified caregiving” (e.g., the birth or adoption of a child/a family illness) in certain circumstances, among other things.</p>

Mandate Reform/Alternatives

<p>Family Health Care Affordability Act H.R. 1870 Rep. Susan Wild (D-PA)</p>	<p>Amends the ACA’s affordability determinations to allow individuals with employer-sponsored health plans to receive ACA subsidies based on the affordability of family coverage, rather than self-only coverage, among other things.</p>
<p>Health Care Affordability Act H.R. 1868 Rep. Lauren Underwood (D-IL)</p>	<p>Expands eligibility for premium tax credits beyond 400% of the federal poverty line and increases the tax credit for all income brackets.</p>

Antitrust

<p>Competitive Health Insurance Reform Act of 2019 S. 350/H.R. 1418 Sen. Steve Daines (R-MT)/Rep. Peter DeFazio (D-OR)</p>	<p>Amends McCarran-Ferguson to clarify that it does not modify or supersede any antitrust laws with respect to health insurance.</p>
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Interstate Sales

Stop-Loss

Essential Health Benefits

ACA Market Reforms

<p>Continuing Coverage for Preexisting Conditions Act H.R. 383 Rep. David Joyce (R-OH)</p>	<p>Ensures that the ACA’s prohibition against preexisting condition exclusions is protected if the ACA is found to be unconstitutional or otherwise invalid.</p>
<p>Preexisting Conditions Protection Act H.R. 692 Rep. Greg Walden (R-OR)</p>	<p>Maintains the ACA’s consumer protections (e.g., preexisting condition coverage, non-discrimination requirements, genetic information collection prohibitions, wellness provisions), if the ACA is repealed.</p>
<p>Protect Act S. 1125 Sen. Thom Tillis (R-NC)</p>	<p>Guarantees the availability of coverage in the individual or group market, regardless of preexisting conditions (i.e., requires insurers offering coverage in the individual or group markets—subject to limited exceptions—to accept all individuals/employers who apply during the enrollment period); prohibits discrimination against patients based on health status, among other things.</p>

Short-Term, Limited-Duration Insurance

<p>H.R. 1010 Rep. Kathy Castor (D-FL)</p>	<p>Prevents the Departments of Health and Human Services, Treasury, and Labor from implementing, enforcing, or giving effect to the Administration’s final rule on STLDI plans and from promulgating any substantially similar rule.</p> <p><i>February 13 – A hearing was held on the legislation.</i></p> <p><i>March 27 – Approved by the Energy and Commerce Subcommittee on Health by a vote of 19-13.</i></p>
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	<p><i>April 3 – Approved by the Energy and Commerce Committee by a vote of 30-22.</i></p> <p><i>April 9 – Approved by the Education and Labor Committee by a vote of 26-19.</i></p>
<p>Educating Consumers on the Risks of Short-Term Plans Act of 2019 H.R. 1143 Rep. Anna Eshoo (D-CA)</p>	<p>Preempts state laws governing STLDI plans; requires health insurance issuers offering STLDI plans to disclose certain information to consumers (e.g., such plans may not cover preexisting conditions or the cost of medical services, coverage may be rescinded if the consumer seeks treatment for a preexisting condition, etc.); prevents a health insurance issuer from enrolling any individual in an STLDI plan during any ACA-qualifying open enrollment period, among other things.</p> <p><i>February 13 – A hearing was held on the legislation.</i></p>
<p>Affordable Limited Health Coverage Act H.R. 458 Rep. Jeff Fortenberry (R-NE)</p>	<p>Prohibits the Departments of Health and Human Services, Treasury, and Labor from implementing the Obama Administration’s final rule on the definition of STLDI; requires the Departments to use the definition of STLDI in use immediately prior to publication of the rule.</p>

Association Health Plans

<p>Association Health Plans Act of 2019 S. 1170/H.R. 2294 Sen. Mike Enzi (R-WY)/Rep. Tim Walberg (R-MI)</p>	<p>Codifies DOL’s AHP rule and further clarifies that participating in an AHP does <u>not</u> establish a joint employer relationship under federal or state law—a topic that was discussed in the final rule, but not formally incorporated into the DOL’s regulations.</p>
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Multi-Issue Bills

<p>Keeping Health Insurance Affordable Act of 2019 S. 3 Sen. Ben Cardin (D-MD)</p>	<p>Appropriates \$2 billion to HHS for the purposes of establishing a public health insurance option that offers bronze, silver, and gold ACA-compliant plans on the exchanges alongside private health plans; establishes a permanent Individual Market Reinsurance program; and permanently appropriates funds for cost-sharing reductions, among other things.</p>
<p>Fair Care Act of 2019 H.R. 1332 Rep. Bruce Westerman (R-AR)</p>	<p>Implements several private-sector health insurance reforms, including, among other things:</p> <ul style="list-style-type: none"> • Appropriates \$200 billion over 10 years to establish an invisible high risk pool reinsurance program; • Increases the baseline age band rating ratio from 3:1 to 5:1; • Repeals the employer mandate; • Requires employers with 100+ employees to provide certain information to those beneficiaries annually; • Amends 1332 waiver requirements to streamline the application process, facilitate expedited determinations, increase the waiver’s duration etc.;

	<ul style="list-style-type: none"> • Codifies existing regulations related to STLDI plans (i.e., setting a maximum duration of 12 months, guaranteed renewability, etc.); • Appropriates \$10 million to fund research/pilot programs focused on promoting interstate health insurance sales; • Amends McCarran-Ferguson to clarify that it does not exempt the business of health insurance from federal antitrust laws; • Reinstates CSR payments and authorizes HHS to approve 1332 waivers to provide funds equivalent in amount to those that would be distributed; through CSRs for the sole purpose of redistributing them to HSAs of individuals/families with incomes below 250% of the federal poverty line; • Permits <u>all</u> policyholders (i.e., even those without HDHPs) to contribute to/qualify for HSAs; • Codifies existing regulations related to AHPs; and • Repeals certain ACA taxes (e.g., Cadillac tax, health insurance tax, medical device tax, etc.).
<p align="center">Protecting Pre-Existing Conditions and Making Health Care More Affordable Act of 2019 H.R. 1884 Rep. Frank Pallone (D-NJ)</p>	<p>Implements several private-sector health insurance reforms, including, among other things:</p> <ul style="list-style-type: none"> • Expands eligibility for premium tax credits beyond 400% of the federal poverty line/eliminates the income cap and increases the tax credit for all income brackets; • Bases affordability determinations for families on the amount they would pay for family coverage, rather than self-only coverage; • Reverses the Administration’s expansion of AHPs and STLDI plans and prevents issuance of any “substantially similar rule”; • Stalls the Administration’s efforts to allow substitution of benefits across benefit categories (along with other EHB reforms) in the 2019 Benefit and Payment Parameters proposed rule and requires HHS to—by rule—establish standard benefit plans for each level of coverage; • Along with imposing other requirements on navigators (e.g., requiring them to maintain a physical presence in the state in which the contract is awarded), requires HHS to implement a navigator program for the federally-facilitated exchange and funds it at \$100 million/year; • Appropriates \$100 million for ACA-related education and outreach efforts on the federally-facilitated exchange <u>and</u> prohibits the funds from being used to promote non-ACA compliant health insurance plans (e.g., AHPs and STLDI plans); • Appropriates \$10 billion in annual funding to be allocated to states for one of two purposes: (1) establish a reinsurance program; or (2) provide financial assistance to reduce out-of-pocket costs for participants enrolled in QHPs offered on the individual market through an exchange; • Renders ineffective the Administration’s guidance related to 1332 waivers and prevents issuance of any “substantially similar guidance or rule;” • Appropriates \$100 million in Consumer Assistance Program grants to support educational activities regarding health insurance; • Establishes a grant program to enable states to explore innovative solutions to promote greater enrollment in the individual and small group markets <u>and</u> appropriates \$200 million for such grants; • Appropriates \$200 million to award grants to states that are currently participating on the federally-facilitated exchanges that want to transition to a state-based marketplace; and • Requires HHS to report to Congress on how it is spending the funds raised from user fees levied on “participating issuers.”
<p align="center">Consumer Health Insurance Protection Act S. 1213 Sen. Elizabeth Warren (D-MA)</p>	<p>Implements several private-sector health insurance reforms, including, among other things:</p> <ul style="list-style-type: none"> • Increases the medical loss ratio offered by a health insurer in the individual/small group markets to 85% (from 80%); • Funds CSRs (among other changes to the eligibility for/operation of CSRs); • Implements a framework requiring states and HHS to develop a “standardized option” for bronze, silver, and gold levels of coverage; • Amends the affordability determination for employer-sponsored coverage (i.e., lowers the maximum required contribution from 9.5% of taxable income to 8.5%);

	<ul style="list-style-type: none"> • Establishes a network adequacy standard for QHPs; requires QHPs to cover out-of-network EHB services, provided certain circumstances are present; qualifies STLDI plans as individual health insurance coverage; • Requires employer plans to cover certain services before the deductible is met, including primary care and specialist visits; • Prohibits substitution of EHBs across benefit categories; qualifies AHPs as individual/small group market coverage (notwithstanding state law) if (1) coverage is offered to an AHP member other than in connection with a group health plan, and (2) coverage is offered to an AHP member that has fewer than 2 participants who are employees on the first day of the plan year; prevents the DOL from enforcing its final rule on AHPs; • Other market reforms addressing affordability (e.g., preventing “unreasonable increases” in premiums, expanding eligibility for premium tax credits, capping prescription drug cost-sharing), access (e.g., setting minimum duration of annual open enrollment periods, encouraging enrollment through marketing/outreach programs, ensuring adequate coverage in areas with fewer than 3 carriers); and consumer protection (e.g., addressing consumer data, treatment of emergency services, and provider terminations), among other things.
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Section 1332 Waivers

<p>Protecting Americans with Preexisting Conditions Act S. 466/H.R. 986 Sen. Mark Warner (D-VA)/Rep. Ann Kuster (D-NH)</p>	<p>Prohibits HHS and Treasury from implementing, enforcing, or giving effect to the agencies’ 2018 “State Relief and Empowerment Waivers” guidance; prevents the agencies from promulgating any similar guidance or rule.</p> <p><i>February 13 – A hearing was held on H.R. 986.</i></p> <p><i>March 27 – H.R. 986 approved by the Energy and Commerce Subcommittee on Health by a vote of 19-13.</i></p> <p><i>April 3 – H.R. 986 approved by the Energy and Commerce Committee by voice vote.</i></p>
<p>State Flexibility and Patient Choice Act of 2019 H.R. 2183 Rep. Roger Marshall (R-KS)</p>	<p>Amends Section 1332 of the ACA by creating an expedited process for states applying for state innovation waivers (i.e., requires HHS to make a determination in 90 days instead of 180 days, or within 60 days if the waiver is submitted in response to an urgent situation/is similar to that of a state that has already been approved by HHS), among other things.</p>

Blanket Repeal

<p>Responsible Path to Full Obamacare Repeal Act H.R. 83 Rep. Andy Biggs (R-AZ)</p>	<p>Repeals the ACA in its entirety.</p>
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<p>ObamaCare Repeal Act H.R. 185 Rep. Steve King (R-IA)</p>	<p>Repeals the ACA in its entirety.</p>
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Miscellaneous

<p>Transparency and Accountability of Failed Exchanges Act H.R. 59 Rep. Rick Allen (R-GA)</p>	<p>In the event a state-awarded exchange fails/is terminated, requires the state to (1) provide audits of the use of grant funds and (2) return unused funds to the federal government.</p>
<p>Protection from Obamacare Mandates and Congressional Equity Act H.R. 90 Rep. Andy Biggs (R-AZ)</p>	<p>Provides an exemption to the ACA’s individual mandate for individuals residing in counties with fewer than two health insurance issuers offering plans on an exchange; expands the requirement that members of Congress and certain congressional staff purchase coverage on the exchange to include committee staffers, political appointees, the President and Vice President, and others.</p>
<p>Care for All Act H.R. 456 Rep. Jeff Fortenberry (R-NE)</p>	<p>Allows catastrophic health plans to be offered as QHPs to any individual in the individual or group market.</p>
<p>Holding Health Insurers Harmless Act H.R. 352 Rep. Ted Yoho (R-FL)</p>	<p>Provides a safe harbor from the ACA’s penalties to health insurers that offer plans that are not ACA-compliant.</p>
<p>H.R. 518 Rep. Steve King (R-IA)</p>	<p>Bans the Supreme Court from citing certain ACA-related cases (e.g., <i>NFIB v. Sebelius</i>, <i>King v. Burwell</i>, and <i>Burwell v. Hobby Lobby</i>) in future decisions.</p>
<p>Marketing and Outreach Restoration to Empower (MORE) Health Education Act of 2019 S. 455/H.R. 987 Sen. Jeanne Shaheen (D-NH)/Rep. Lisa Blunt Rochester (D-DE)</p>	<p>Appropriates \$100 million in annual funding for ACA-related education, marketing, and outreach efforts; prohibits the funds from being used for non-ACA compliant health insurance plans (e.g., AHPs and STLDI plans). <i>March 27 – H.R. 987 approved by the Energy and Commerce Subcommittee on Health by voice vote.</i></p>

	<i>April 3 – H.R. 987 approved by the Energy and Commerce Committee—as amended—by a vote of 30-22.</i>
<p>Responsible Additions and Increases to Sustain Employee (RAISE) Health Benefits Act of 2019 S. 503/H.R. 1366 Sen. Roy Blunt (R-MO)/Rep. Steve Stivers (R-OH)</p>	<p>Increases the annual cap for contributions to FSAs and allows participants to rollover any unused balance in perpetuity.</p>
<p>Expand Navigators’ Resources for Outreach, Learning, and Longevity (ENROLL) Act H.R. 1386 Rep. Kathy Castor (D-FL)</p>	<p>Requires Navigators to meet certain additional requirements to receive state funding (e.g., Navigators must demonstrate how they will provide individuals with information on STLDI plans and AHPs); requires Navigators to maintain a physical presence in the state in which the contract is awarded; and restores funding for the Navigator program and for consumer outreach/advertising to ACA-mandated levels.</p> <p><i>March 6 – A hearing was held on the legislation.</i></p> <p><i>March 27 – Approved by the Energy and Commerce Subcommittee on Health by voice vote.</i></p> <p><i>April 3 – Approved by the Energy and Commerce Committee—as amended—by a vote of 30-22.</i></p>
<p>State Allowance for a Variety of Exchanges (SAVE) Act H.R. 1385 Rep. Andy Kim (D-NJ)</p>	<p>Appropriates \$200 million to award grants to states that are currently participating on the federally-facilitated exchanges that want to transition to a state-based marketplace.</p> <p><i>March 6 – A hearing was held on the legislation.</i></p> <p><i>March 27 – Approved by the Energy and Commerce Subcommittee on Health by voice vote.</i></p> <p><i>April 3 – Approved by the Energy and Commerce Committee—as amended—by a vote of 29-22.</i></p>
<p>State Health Care Premium Reduction Act H.R. 1425 Rep. Angie Craig (D-MN)</p>	<p>Appropriates \$10 billion in annual funding to be allocated to states for one of two purposes: (1) establish a reinsurance program; or (2) provide financial assistance to reduce out-of-pocket costs for participants enrolled in QHPs offered on the individual market through an exchange.</p> <p><i>March 6 – A hearing was held on the legislation.</i></p> <p><i>March 27 – Approved by the Energy and Commerce Subcommittee on Health—as amended—by a vote of 18-13.</i></p> <p><i>April 3 – Approved by the Energy and Commerce Committee—as amended—by a vote of 30-22.</i></p>

<p>Ensuring Lasting Smiles Act S. 560/H.R. 1379 Sen. Tammy Baldwin (D-WI)/Rep. Collin Peterson (D-MN)</p>	<p>Requires group and individual health plans to provide coverage for medically necessary treatment of a congenital anomaly or birth defect.</p>
<p>Premium Relief Act of 2019 H.R. 1510 Rep. Michael Burgess (R-TX)</p>	<p>Establishes the Patient and State Stability Fund to provide states health benefits coverage funding (e.g., providing financial assistance for high-risk individuals, incentives for certain entities to work with states to stabilize premiums, etc.); requires states to submit applications for the funds; appropriates \$2.5 billion annually from 2020-2022 for such funding, among other things.</p>
<p>Marketplace Certainty Act S. 961 Sen. Jeanne Shaheen (D-NH)</p>	<p>Permanently appropriates funding to restore CSR payments; expands cost-sharing reduction assistance to certain households, among other things.</p>
<p>Improving Health Insurance Affordability Act S. 964 Sen. Jeanne Shaheen (D-NH)</p>	<p>Expands eligibility for the ACA’s premium tax credit to households that are 800% of the federal poverty level (previously capped at 400%), among other things.</p>
<p>Reducing Costs for Out-of-Network Services Act S. 967 Sen. Jeanne Shaheen (D-NH)</p>	<p>Caps the amount that hospitals/physicians can charge out-of-network patients who have coverage in the individual market and uninsured patients; authorizes HHS to award grants to states to study potential ways to limit charges on health care services, among other things.</p>
<p>True Price Act S. 913 Sen. Mike Braun (R-IN)</p>	<p>Requires group health plans and insurers to disclose on their website and provide a hard copy upon request of the negotiated rate for each health care service covered, including the amount paid by the plan or insurer and any cost-sharing amount charged to the enrollee, beginning in 2020.</p>
<p>Pathway to Universal Coverage Act H.R. 2061 Rep. Ami Bera (D-CA)</p>	<p>Directs HHS to award grants to eligible state agencies to explore innovative solutions (e.g., automatic enrollment and reenrollment; investment in technology; implementation of a state individual mandate; and feasibility studies to develop state plans for increasing enrollment) to promote/increase enrollment in the individual and small group markets, among other things.</p>

<p>ACA OUTREACH Act H.R. 2292 Rep. Maxine Waters (D-CA)</p>	<p>Appropriates \$100 million annually to HHS from 2019-2022 for navigator programs; awards grants to states that have established exchanges to conduct outreach and promotional activities as necessary for the successful operation of the exchange (e.g., informing potential enrollees of the availability of coverage under QHPs offered through the exchange, financial assistance available, etc.), among other things.</p>
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