

115TH CONGRESS  
1ST SESSION

# S. 1976

To allow all individuals purchasing health insurance in the individual market the option to purchase a lower premium copper plan.

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IN THE SENATE OF THE UNITED STATES

OCTOBER 17, 2017

Mr. SCOTT (for himself, Mr. CARPER, Mr. CASSIDY, and Mr. WARNER) introduced the following bill; which was read twice and referred to the Committee on Finance

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## A BILL

To allow all individuals purchasing health insurance in the individual market the option to purchase a lower premium copper plan.

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 “Increasing Access to  
5 Care Act”.

1 **SEC. 2. ALLOWING ALL INDIVIDUALS PURCHASING HEALTH**  
2 **INSURANCE IN THE INDIVIDUAL MARKET**  
3 **THE OPTION TO PURCHASE A LOWER PRE-**  
4 **MIUM COPPER PLAN.**

5 (a) IN GENERAL.—Section 1302(e) of the Patient  
6 Protection and Affordable Care Act (42 U.S.C. 18022(e))  
7 is amended—

8 (1) in paragraph (1)—

9 (A) by redesignating clauses (i) and (ii) of  
10 subparagraph (B) as subparagraphs (A) and  
11 (B), respectively, and adjusting the margins ac-  
12 cordingly;

13 (B) by striking “plan year if—” and all  
14 that follows through “the plan provides—” and  
15 inserting “plan year if the plan provides—”;  
16 and

17 (C) in subparagraph (A), as so redesi-  
18 gnated, by striking “clause (ii)” and inserting  
19 “subparagraph (B)”;

20 (2) by striking paragraph (2); and

21 (3) by redesignating paragraph (3) as para-  
22 graph (2).

23 (b) RISK POOLS.—Section 1312(c)(1) of the Patient  
24 Protection and Affordable Care Act (42 U.S.C.  
25 18032(c)(1)) is amended by inserting “and including en-

1 rollees in catastrophic plans described in section 1302(e)”  
2 after “Exchange”.

3 (c) CONFORMING AMENDMENT.—Section  
4 1312(d)(3)(C) of the Patient Protection and Affordable  
5 Care Act (42 U.S.C. 18032(d)(3)(C)) is amended by strik-  
6 ing “, except that in the case of a catastrophic plan de-  
7 scribed in section 1302(e), a qualified individual may en-  
8 roll in the plan only if the individual is eligible to enroll  
9 in the plan under section 1302(e)(2)”.

10 (d) EFFECTIVE DATE.—The amendments made by  
11 this section shall apply with respect to plan years begin-  
12 ning on or after January 1, 2019.

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