### 117TH CONGRESS 1ST SESSION

## H. R. 892

To amend the Public Health Service Act to prohibit application of preexisting condition exclusions and to guarantee availability of health insurance coverage in the individual and group market, contingent on the enactment of legislation repealing the Patient Protection and Affordable Care Act, and for other purposes.

### IN THE HOUSE OF REPRESENTATIVES

February 5, 2021

Mrs. Rodgers of Washington (for herself, Mr. Bilirakis, Mr. Mullin, Mr. McKinley, Mr. Walberg, Mr. Burgess, Mr. Chabot, Mr. Garcia of California, Mr. Gallagher, Mr. Kelly of Pennsylvania, Mr. Perry, Mrs. Wagner, Mr. Hern, Mr. Bucshon, Mr. Upton, Mr. Hudson, Mr. Taylor, Mr. Grothman, Mr. Amodei, Mr. Latta, Mr. Long, Mr. Rouzer, Mr. Newhouse, Mr. Kinzinger, Mr. Curtis, Mr. Smith of Missouri, Mr. Murphy of North Carolina, Ms. Stefanik, Mr. Balderson, Mr. Bergman, Mrs. Hartzler, Mr. Young, and Mr. Guthrie) 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

### A BILL

To amend the Public Health Service Act to prohibit application of pre-existing condition exclusions and to guarantee availability of health insurance coverage in the individual and group market, contingent on the enactment of legislation repealing the Patient Protection and Affordable Care Act, 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 "Pre-existing Conditions
5	Protection Act of 2021".
6	SEC. 2. PROHIBITION OF PRE-EXISTING CONDITION EXCLU-
7	SIONS.
8	(a) Group Market.—Subject to section 6(a) of this
9	Act, subpart 1 of part A of title XXVII of the Public
10	Health Service Act (42 U.S.C. 300gg et seq.), as restored
11	or revived pursuant to PPACA repeal legislation described
12	in section 6(b) of this Act, is amended by striking section
13	2701 and inserting the following:
14	"SEC. 2701. PROHIBITION OF PRE-EXISTING CONDITION EX-
15	CLUSIONS.
16	"(a) In General.—A group health plan or a health
17	insurance issuer offering group health insurance coverage
18	may not impose any pre-existing condition exclusion with
19	respect to such plan or coverage.
20	"(b) Definitions.—For purposes of this section:
21	"(1) Pre-existing condition exclusion.—
22	"(A) IN GENERAL.—The term 'pre-existing
23	condition exclusion' means, with respect to a
24	group health plan or health insurance coverage,
25	a limitation or exclusion of benefits relating to

a condition based on the fact that the condition
was present before the date of enrollment in
such plan or for such coverage, whether or not
any medical advice, diagnosis, care, or treatment was recommended or received before such
date.

- "(B) Treatment of genetic information.—Genetic information shall not be treated as a pre-existing condition in the absence of a diagnosis of the condition related to such information.
- "(2) Date of enrollment.—The term 'date of enrollment' means, with respect to an individual covered under a group health plan or health insurance coverage, the date of enrollment of the individual in the plan or coverage or, if earlier, the first day of the waiting period for such enrollment.
- "(3) WAITING PERIOD.—The term 'waiting period' means, with respect to a group health plan and an individual who is a potential participant or beneficiary in the plan, the period that must pass with respect to the individual before the individual is eligible to be covered for benefits under the terms of the plan.".

- 1 (b) Individual Market.—Subject to section 6(a) of
- 2 this Act, subpart 1 of part B of title XXVII of the Public
- 3 Health Service Act (42 U.S.C. 300gg-41 et seq.), as re-
- 4 stored or revived pursuant to PPACA repeal legislation
- 5 described in section 6(b) of this Act, is amended by adding
- 6 at the end the following:
- 7 "SEC. 2746. PROHIBITION OF PRE-EXISTING CONDITION EX-
- 8 CLUSIONS OR OTHER DISCRIMINATION
- 9 BASED ON HEALTH STATUS.
- 10 "The provisions of section 2701 shall apply to health
- 11 insurance coverage offered to individuals by a health in-
- 12 surance issuer in the individual market in the same man-
- 13 ner as it applies to health insurance coverage offered by
- 14 a health insurance issuer in the group market.".
- 15 SEC. 3. GUARANTEED AVAILABILITY OF COVERAGE.
- 16 (a) Group Market.—Subject to section 6(a) of this
- 17 Act, subpart 3 of part A of title XXVII of the Public
- 18 Health Service Act, as restored or revived pursuant to
- 19 PPACA repeal legislation described in section 6(b) of this
- 20 Act, is amended by striking section 2711 (42 U.S.C.
- 21 300gg-11) and inserting the following:
- 22 "SEC. 2711. GUARANTEED AVAILABILITY OF COVERAGE.
- 23 "(a) Guaranteed Issuance of Coverage in the
- 24 Group Market.—Subject to subsection (b), each health
- 25 insurance issuer that offers health insurance coverage in

- 1 the group market in a State shall accept every employer
- 2 and every individual in a group in the State that applies
- 3 for such coverage.
- 4 "(b) Enrollment.—
- 5 "(1) Restriction.—A health insurance issuer
- 6 described in subsection (a) may restrict enrollment
- 7 in coverage described in such subsection to open or
- 8 special enrollment periods.
- 9 "(2) ESTABLISHMENT.—A health insurance
- issuer described in subsection (a) shall establish spe-
- cial enrollment periods for qualifying events (as such
- term is defined in section 603 of the Employee Re-
- tirement Income Security Act of 1974).".
- 14 (b) Individual Market.—Subject to section 6(a) of
- 15 this Act, subpart 1 of part B of title XXVII of the Public
- 16 Health Service Act, as restored or revived pursuant to
- 17 PPACA repeal legislation described in section 6(b) of this
- 18 Act, is amended by striking section 2741 of such Act (42
- 19 U.S.C. 300gg-41) and inserting the following:
- 20 "SEC. 2741. GUARANTEED AVAILABILITY OF COVERAGE.
- 21 "The provisions of section 2711 shall apply to health
- 22 insurance coverage offered to individuals by a health in-
- 23 surance issuer in the individual market in the same man-
- 24 ner as such provisions apply to health insurance coverage
- 25 offered to employers by a health insurance issuer in con-

1	nection with health insurance coverage in the group mar-
2	ket. For purposes of this section, the Secretary shall treat
3	any reference of the word 'employer' in such section as
4	a reference to the term 'individual'.".
5	SEC. 4. PROHIBITING DISCRIMINATION AGAINST INDI-
6	VIDUAL PARTICIPANTS AND BENEFICIARIES
7	BASED ON HEALTH STATUS.
8	(a) Group Market.—Subject to section 6(a) of this
9	Act, section 2702 of the Public Health Service Act, as re-
10	stored or revived pursuant to PPACA repeal legislation
11	described in section 6(b) of this Act, is amended to read
12	as follows:
13	"SEC. 2702. PROHIBITING DISCRIMINATION AGAINST INDI-
13	SEC. 2702. I ROMBITMA DISCIMINATION AGAINST MOI-
14	VIDUAL PARTICIPANTS AND BENEFICIARIES
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14 15	VIDUAL PARTICIPANTS AND BENEFICIARIES
	VIDUAL PARTICIPANTS AND BENEFICIARIES BASED ON HEALTH STATUS.
14 15 16	VIDUAL PARTICIPANTS AND BENEFICIARIES  BASED ON HEALTH STATUS.  "(a) IN GENERAL.—A group health plan and a health
14 15 16 17	VIDUAL PARTICIPANTS AND BENEFICIARIES  BASED ON HEALTH STATUS.  "(a) IN GENERAL.—A group health plan and a health insurance issuer offering group health insurance coverage
14 15 16 17	VIDUAL PARTICIPANTS AND BENEFICIARIES  BASED ON HEALTH STATUS.  "(a) IN GENERAL.—A group health plan and a health insurance issuer offering group health insurance coverage may not establish rules for eligibility (including continued
114 115 116 117 118	VIDUAL PARTICIPANTS AND BENEFICIARIES  BASED ON HEALTH STATUS.  "(a) In General.—A group health plan and a health insurance issuer offering group health insurance coverage may not establish rules for eligibility (including continued eligibility) of any individual to enroll under the terms of
14 15 16 17 18 19 20	VIDUAL PARTICIPANTS AND BENEFICIARIES  BASED ON HEALTH STATUS.  "(a) IN GENERAL.—A group health plan and a health insurance issuer offering group health insurance coverage may not establish rules for eligibility (including continued eligibility) of any individual to enroll under the terms of the plan or coverage based on any of the following health
14 15 16 17 18 19 20 21	VIDUAL PARTICIPANTS AND BENEFICIARIES  BASED ON HEALTH STATUS.  "(a) IN GENERAL.—A group health plan and a health insurance issuer offering group health insurance coverage may not establish rules for eligibility (including continued eligibility) of any individual to enroll under the terms of the plan or coverage based on any of the following health status-related factors in relation to the individual or a de-

and mental illnesses).

1	"(3) Claims experience.
2	"(4) Receipt of health care.
3	"(5) Medical history.
4	"(6) Genetic information.
5	"(7) Evidence of insurability (including condi-
6	tions arising out of acts of domestic violence).
7	"(8) Disability.
8	"(9) Any other health status-related factor de-
9	termined appropriate by the Secretary.
10	"(b) In Premium Contributions.—
11	"(1) IN GENERAL.—A group health plan, and a
12	health insurance issuer offering group health insur-
13	ance coverage, may not require any individual (as a
14	condition of enrollment or continued enrollment
15	under the plan) to pay a premium or contribution
16	which is greater than such premium or contribution
17	for a similarly situated individual enrolled in the
18	plan on the basis of any health status-related factor
19	in relation to the individual or to an individual en-
20	rolled under the plan as a dependent of the indi-
21	vidual.
22	"(2) Construction.—Nothing in paragraph
23	(1) shall be construed—
24	"(A) to restrict the amount that an em-
25	ployer or individual may be charged for cov-

1	erage under a group health plan except as pro-
2	vided in paragraph (3); or
3	"(B) to prevent a group health plan, and

"(B) to prevent a group health plan, and a health insurance issuer offering group health insurance coverage, from establishing premium discounts or rebates or modifying otherwise applicable copayments or deductibles in return for adherence to programs of health promotion and disease prevention.

# "(3) No group-based discrimination on basis of genetic information.—

"(A) IN GENERAL.—For purposes of this section, a group health plan, and health insurance issuer offering group health insurance coverage, may not adjust premium or contribution amounts for the group covered under such plan on the basis of genetic information.

"(B) Rule of construction.—Nothing in subparagraph (A) or in paragraphs (1) and (2) of subsection (d) shall be construed to limit the ability of a health insurance issuer offering group health insurance coverage to increase the premium for an employer based on the manifestation of a disease or disorder of an individual who is enrolled in the plan. In such case,

1 the manifestation of a disease or disorder in 2 one individual cannot also be used as genetic in-3 formation about other group members and to further increase the premium for the employer. 4 5 "(c) Genetic Testing.— "(1) Limitation on requesting or requir-6 7 ING GENETIC TESTING.—A group health plan, and a 8 health insurance issuer offering health insurance 9 coverage in connection with a group health plan, 10 shall not request or require an individual or a family 11 member of such individual to undergo a genetic test. 12 "(2) Rule of construction.—Paragraph (1) 13 shall not be construed to limit the authority of a 14 health care professional who is providing health care 15 services to an individual to request that such indi-16 vidual undergo a genetic test. 17 "(3) Rule of construction regarding pay-18 MENT.— 19 "(A) IN GENERAL.—Nothing in paragraph 20 (1) shall be construed to preclude a group 21 health plan, or a health insurance issuer offer-22 ing health insurance coverage in connection 23 with a group health plan, from obtaining and 24 using the results of a genetic test in making a

determination regarding payment (as such term

is defined for the purposes of applying the regulations promulgated by the Secretary under part C of title XI of the Social Security Act and section 264 of the Health Insurance Portability and Accountability Act of 1996, as may be revised from time to time) consistent with subsection (a).

- "(B) LIMITATION.—For purposes of subparagraph (A), a group health plan, or a health insurance issuer offering health insurance coverage in connection with a group health plan, may request only the minimum amount of information necessary to accomplish the intended purpose.
- "(4) Research exception.—Notwithstanding paragraph (1), a group health plan, or a health insurance issuer offering health insurance coverage in connection with a group health plan, may request, but not require, that a participant or beneficiary undergo a genetic test if each of the following conditions is met:
  - "(A) The request is made pursuant to research that complies with part 46 of title 45, Code of Federal Regulations, or equivalent Federal regulations, and any applicable State or

1	local law or regulations for the protection of
2	human subjects in research.
3	"(B) The plan or issuer clearly indicates to
4	each participant or beneficiary, or in the case of
5	a minor child, to the legal guardian of such
6	beneficiary, to whom the request is made that—
7	"(i) compliance with the request is
8	voluntary; and
9	"(ii) non-compliance will have no ef-
10	fect on enrollment status or premium or
11	contribution amounts.
12	"(C) No genetic information collected or
13	acquired under this paragraph shall be used for
14	underwriting purposes.
15	"(D) The plan or issuer notifies the Sec-
16	retary in writing that the plan or issuer is con-
17	ducting activities pursuant to the exception pro-
18	vided for under this paragraph, including a de-
19	scription of the activities conducted.
20	"(E) The plan or issuer complies with such
21	other conditions as the Secretary may by regu-
22	lation require for activities conducted under this
23	paragraph.
24	"(d) Prohibition on Collection of Genetic In-
25	FORMATION —

- 1 "(1) IN GENERAL.—A group health plan, and a 2 health insurance issuer offering health insurance 3 coverage in connection with a group health plan, 4 shall not request, require, or purchase genetic infor-5 mation for underwriting purposes (as defined in sec-6 tion 2791).
  - "(2) Prohibition on collection of GENETIC Information prior to enrollment.—A group health plan, and a health insurance issuer offering health insurance coverage in connection with a group health plan, shall not request, require, or purchase genetic information with respect to any individual prior to such individual's enrollment under the plan or coverage in connection with such enrollment.
  - "(3) Incidental collection.—If a group health plan, or a health insurance issuer offering health insurance coverage in connection with a group health plan, obtains genetic information incidental to the requesting, requiring, or purchasing of other information concerning any individual, such request, requirement, or purchase shall not be considered a violation of paragraph (2) if such request, requirement, or purchase is not in violation of paragraph (1).

1	"(e) Genetic Information of a Fetus or Em-
2	BRYO.—Any reference in this part to genetic information
3	concerning an individual or family member of an indi-
4	vidual shall—
5	"(1) with respect to such an individual or fam-
6	ily member of an individual who is a pregnant
7	woman, include genetic information of any fetus car-
8	ried by such pregnant woman; and
9	"(2) with respect to an individual or family
10	member utilizing an assisted reproductive tech-
11	nology, include genetic information of any embryo le-
12	gally held by the individual or family member.
13	"(f) Programs of Health Promotion or Dis-
14	EASE PREVENTION.—
15	"(1) General provisions.—
16	"(A) General rule.—For purposes of
17	subsection (b)(2)(B), a program of health pro-
18	motion or disease prevention (referred to in this
19	subsection as a 'wellness program') shall be a
20	program offered by an employer that is de-
21	signed to promote health or prevent disease
22	that meets the applicable requirements of this
23	subsection.
24	"(B) No conditions based on health
25	STATUS FACTOR.—If none of the conditions for

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obtaining a premium discount or rebate or other reward for participation in a wellness program is based on an individual satisfying a standard that is related to a health status factor, such wellness program shall not violate this section if participation in the program is made available to all similarly situated individuals and the requirements of paragraph (2) are complied with.

"(C) CONDITIONS BASED ON HEALTH STA-TUS FACTOR.—If any of the conditions for obtaining a premium discount or rebate or other reward for participation in a wellness program is based on an individual satisfying a standard that is related to a health status factor, such wellness program shall not violate this section if the requirements of paragraph (3) are complied with.

"(2) Wellness programs not subject to Requirements.—If none of the conditions for obtaining a premium discount or rebate or other reward under a wellness program as described in paragraph (1)(B) are based on an individual satisfying a standard that is related to a health status factor (or if such a wellness program does not provide such

a reward), the wellness program shall not violate this section if participation in the program is made available to all similarly situated individuals. The following programs shall not have to comply with the requirements of paragraph (3) if participation in the program is made available to all similarly situated individuals:

- "(A) A program that reimburses all or part of the cost for memberships in a fitness center.
- "(B) A diagnostic testing program that provides a reward for participation and does not base any part of the reward on outcomes.
- "(C) A program that encourages preventive care related to a health condition through the waiver of the copayment or deductible requirement under group health plan for the costs of certain items or services related to a health condition (such as prenatal care or well-baby visits).
- "(D) A program that reimburses individuals for the costs of smoking cessation programs without regard to whether the individual quits smoking.

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1 "(E) A program that provides a reward to 2 individuals for attending a periodic health edu-3 cation seminar.

> "(3) Wellness programs subject to requirements.—If any of the conditions for obtaining a premium discount, rebate, or reward under a wellness program as described in paragraph (1)(C) is based on an individual satisfying a standard that is related to a health status factor, the wellness program shall not violate this section if the following requirements are complied with:

"(A) The reward for the wellness program, together with the reward for other wellness programs with respect to the plan that requires satisfaction of a standard related to a health status factor, shall not exceed 30 percent of the cost of employee-only coverage under the plan. If, in addition to employees or individuals, any class of dependents (such as spouses or spouses and dependent children) may participate fully in the wellness program, such reward shall not exceed 30 percent of the cost of the coverage in which an employee or individual and any dependents are enrolled. For purposes of this paragraph, the cost of coverage shall be deter-

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mined based on the total amount of employer and employee contributions for the benefit package under which the employee is (or the employee and any dependents are) receiving coverage. A reward may be in the form of a discount or rebate of a premium or contribution, a waiver of all or part of a cost-sharing mechanism (such as deductibles, copayments, or coinsurance), the absence of a surcharge, or the value of a benefit that would otherwise not be provided under the plan. The Secretaries of Labor, Health and Human Services, and the Treasury may increase the reward available under this subparagraph to up to 50 percent of the cost of coverage if the Secretaries determine that such an increase is appropriate.

"(B) The wellness program shall be reasonably designed to promote health or prevent disease. A program complies with the preceding sentence if the program has a reasonable chance of improving the health of, or preventing disease in, participating individuals and it is not overly burdensome, is not a subterfuge for discriminating based on a health status factor,

1	and is not highly suspect in the method chosen
2	to promote health or prevent disease.
3	"(C) The plan shall give individuals eligible
4	for the program the opportunity to qualify for
5	the reward under the program at least once
6	each year.
7	"(D) The full reward under the wellness
8	program shall be made available to all similarly
9	situated individuals. For such purpose, among
10	other things:
11	"(i) The reward is not available to all
12	similarly situated individuals for a period
13	unless the wellness program allows—
14	"(I) for a reasonable alternative
15	standard (or waiver of the otherwise
16	applicable standard) for obtaining the
17	reward for any individual for whom,
18	for that period, it is unreasonably dif-
19	ficult due to a medical condition to
20	satisfy the otherwise applicable stand-
21	ard; and
22	"(II) for a reasonable alternative
23	standard (or waiver of the otherwise
24	applicable standard) for obtaining the
25	reward for any individual for whom.

for that period, it is medically inadvisable to attempt to satisfy the otherwise applicable standard.

"(ii) If reasonable under the circumstances, the plan or issuer may seek verification, such as a statement from an individual's physician, that a health status factor makes it unreasonably difficult or medically inadvisable for the individual to satisfy or attempt to satisfy the otherwise applicable standard.

"(E) The plan or issuer involved shall disclose in all plan materials describing the terms of the wellness program the availability of a reasonable alternative standard (or the possibility of waiver of the otherwise applicable standard) required under subparagraph (D). If plan materials disclose that such a program is available, without describing its terms, the disclosure under this subparagraph shall not be required.

"(g) Existing Programs.—Nothing in this section shall prohibit a program of health promotion or disease prevention that was established prior to the date of enactment of this section and applied with all applicable regula-

- 1 tions, and that is operating on such date, from continuing
- 2 to be carried out for as long as such regulations remain
- 3 in effect.
- 4 "(h) REGULATIONS.—Nothing in this section shall be
- 5 construed as prohibiting the Secretaries of Labor, Health
- 6 and Human Services, or the Treasury from promulgating
- 7 regulations in connection with this section.".
- 8 (b) Individual Market.—Subject to section 6(a) of
- 9 this Act, subpart 1 of part B of title XXVII of the Public
- 10 Health Service Act, as restored or revived pursuant to
- 11 PPACA repeal legislation described in section 6(b) of this
- 12 Act and amended by section 2(b), is further amended by
- 13 adding at the end the following:
- 14 "SEC. 2747. PROHIBITING DISCRIMINATION AGAINST INDI-
- 15 VIDUAL PARTICIPANTS AND BENEFICIARIES
- 16 BASED ON HEALTH STATUS.
- 17 "The provisions of section 2702 (other than sub-
- 18 sections (b)(2)(B) and (f) of such section) shall apply to
- 19 health insurance coverage offered to individuals by a
- 20 health insurance issuer in the individual market in the
- 21 same manner as such provisions apply to health insurance
- 22 coverage offered to employers by a health insurance issuer
- 23 in connection with health insurance coverage in the group
- 24 market.".

### 1 SEC. 5. INCORPORATION INTO ERISA AND INTERNAL REV-

- 2 ENUE CODE.
- 3 (a) ERISA.—Subpart B of part 7 of subtitle A of
- 4 title I of the Employee Retirement Income Security Act
- 5 of 1974 (29 U.S.C. 1181 et seq.) is amended by adding
- 6 at the end the following:

### 7 "SEC. 715. ADDITIONAL MARKET REFORMS.

- 8 "Sections 2701, 2702, and 2711 shall apply to group
- 9 health plans, and health insurance issuers providing health
- 10 insurance coverage in connection with group health plans,
- 11 as if included in this subpart, and to the extent that any
- 12 provision of this part conflicts with a provision of such
- 13 a section with respect to group health plans, or health in-
- 14 surance issuers providing health insurance coverage in
- 15 connection with group health plans, the provisions of such
- 16 section shall apply.".
- 17 (b) IRC.—Subchapter B of chapter 100 of the Inter-
- 18 nal Revenue Code of 1986 is amended by adding at the
- 19 end the following:

### 20 "SEC. 9815. ADDITIONAL MARKET REFORMS.

- 21 "Sections 2701, 2702, and 2711 shall apply to group
- 22 health plans, and health insurance issuers providing health
- 23 insurance coverage in connection with group health plans,
- 24 as if included in this subchapter, and to the extent that
- 25 any provision of this subchapter conflicts with a provision
- 26 of such a section with respect to group health plans, or

- 1 health insurance issuers providing health insurance cov-
- 2 erage in connection with group health plans, the provisions
- 3 of such section shall apply.".
- 4 SEC. 6. EFFECTIVE DATE CONTINGENT ON REPEAL OF
- 5 PPACA.
- 6 (a) IN GENERAL.—Sections 2, 3, 4, and 5 and the
- 7 amendments made by such sections shall take effect upon
- 8 the enactment of PPACA repeal legislation described in
- 9 subsection (b) and such sections and amendments shall
- 10 have no force or effect if such PPACA repeal legislation
- 11 is not enacted.
- 12 (b) PPACA REPEAL LEGISLATION DESCRIBED.—
- 13 For purposes of subsection (a), PPACA repeal legislation
- 14 described in this subsection is legislation that—
- 15 (1) repeals Public Law 111–148, and restores
- or revives the provisions of law amended or repealed,
- 17 respectively, by such Act as if such Act had not been
- 18 enacted and without further amendment to such
- provisions of law; and
- 20 (2) repeals title I and subtitle B of title II of
- the Health Care and Education Reconciliation Act of
- 22 2010 (Public Law 111–152), and restores or revives
- 23 the provisions of law amended or repealed, respec-
- 24 tively, by such title or subtitle, respectively, as if
- such title and subtitle had not been enacted and

- 1 without further amendment to such provisions of
- 2 law.

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