

***Proposed by:***

Congressman Chad Vita (I-MD)

***Cosponsors:***

Congressman Cade Holbrook (D-AZ), Chief of Staff McKenna (D-CA), Congressman Kang (R-CO), Congressman Jacob Helton (D-KY), Congressman Cucag (R-FL), Congressman Chad (R-AUS), Congressman Thatcher (I-AZ), Congressman Di Mauro (D-AU), Congressman Hawk (I-CT), Congressman Steele (R-TX)

**Title: The Girding Accessibility of Insurance Networks (G.A.I.N.) Act**

**Preamble:** *Whereas the individual mandate provision of the 2010 Patient Protection & Affordable Care Act established a penalty for failure to obtain health insurance in order to draw healthy Americans into sick pools and lower premiums; whereas the 2017 Tax Cuts and Jobs Act ended the federal government's enforcement of the individual mandate; whereas the CBO projects the mandate repeal will increase premiums in the individual market by 10 percent and cause 13 million Americans to lose coverage; whereas the Maryland-sponsored down payment model has proven more viable than the Massachusetts-inspired punitive model.* This Act moves to replace the ACA individual mandate with a consumer choice-based option.

**Be it hereby enacted by the Virtual Congress:**

**Section 1:** An individual shared responsibility payment shall be established and held applicable to all tax-eligible persons without qualifying health coverage residing in the United States.

**Section 1a:** The fee shall consist of a 3% deduction from the household income listed on federal income tax returns above the yearly tax filing requirement, inclusive of dependents.

**Section 1b:** The current federal freeze on risk-adjustment payouts and cost-sharing reduction (CSR) subsidies for U.S. insurance companies established under the Patient Protection and Affordable Care Act is hereby repealed.

**Section 2:** Income tax return information shall be shared with the Federal Health Insurance Exchange upon request for consideration of eligibility for government-sponsored coverage.

**Section 2a:** Uninsured families shall be offered a prepayment option collected as a lump-sum down payment towards a state-based insurance plan selected by the payee and subtracted from the shared responsibility fee.

**Section 2b:** Uninsured taxpayers and dependents eligible for Medicaid, Medicare, or CHIP benefits or a state-based plan at zero additional cost beyond the down payment and all federal premium tax credits shall be automatically enrolled.

**Section 2c:** Unused payments shall be saved in interest-bearing escrow accounts made available in the next enrollment period, and shall be deposited in the PPACA risk adjustment reinsurance fund following the end of the tax season.

**Section 3:** This bill shall be enforced by the U.S. Department of Health and Human Services.

**Section 4:** This bill shall take effect on January 1st of the following year after passage.