



Legislative Bulletin.....November 15, 2013

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H.R. 3350 — Keep Your Health Plan Act of 2013

H.R. 3350 - Keep Your Health Plan Act of 2013 — (Upton, MI, R)

Order of Business: [H.R. 3350](#) is scheduled to be considered on Friday, November 15, 2013, under a closed rule, which can be read [here](#).

Summary: H.R. 3350 allows health insurance issuers who have health coverage in the individual market as of January 1, 2013, to continue to offer that coverage for sale outside of the exchanges through 2014. Each of the individual market plans that would be sold would be considered “grandfathered” in order to ensure consumers wouldn’t be subject to penalties.

Additional Background: This bill comes on the heels of millions of Americans getting cancellation notices from their health insurance companies. Some estimate that [93 million](#) Americans could face cancellations of their insurance policy due to the Affordable Care Act. In addition, the White House [estimated](#) in 2010 that between 40-67% of individual plans would lose their grandfather status and therefore be unable to be sold.

On November 14, President Obama attempted to remedy the problem he created by proposing an administrative fix. The President announced that insurers can offer consumers the option to renew their 2013 health plans in 2014, without change. Unlike H.R. 3350, the administrative fix would restrict access to those who can continue their coverage outside the exchange to only those who received a cancellation notice. H.R. 3350 allows anyone to purchase the plan outside the exchange should the insurer decide to continue to offer it.

Committee Action: H.R. 3350 was referred to the Energy and Commerce Committee as well as the Committee on Ways and Means where it awaits further action.

Outside Groups:

This legislation is supported by the following groups:

- [Freedom Works](#)
- Americans for Tax Reform
- 60 Plus Association

- Americans for Prosperity
- Concerned Women for America
- Family Research Coalition
- Independent Women’s Voice
- Let Freedom Ring
- National Taxpayers Union
- For a full list of signers to a support letter to Chairman Upton, [click here](#)

This legislation is opposed by the following group:

- Americans for Limited Government urged a [no](#) vote.

Administration Position: The Administration strongly [opposes](#) H.R. 3350 and the President would veto it if it were presented to him.

Cost to Taxpayers: No CBO score was available at this time.

Does the Bill Expand the Size and Scope of the Federal Government?: No.

Does the Bill Contain Any New State-Government, Local-Government, or Private-Sector Mandates?: No.

Does the Bill Contain Any Federal Encroachment into State or Local Authority in Potential Violation of the 10th Amendment?: No.

Does the Bill Delegate Any Legislative Authority to the Executive Branch?: No.

Does the Bill Contain Any Earmarks/Limited Tax Benefits/Limited Tariff Benefits?: No.

Constitutional Authority: According to the sponsor, “Congress has the power to enact this legislation pursuant to the following: Article I, Section 8, Clause 1 of the United States Constitution.”

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