

Calendar No. 184

111TH CONGRESS

1ST SESSION **S. 1796**

[Report No. 111-89]

To provide affordable, quality health care for all Americans and reduce the growth in health care spending, and for other purposes.

IN THE SENATE OF THE UNITED STATES

OCTOBER 19, 2009

Mr. BAUCUS, from the Committee on Finance reported the following original bill; which was read twice and placed on the calendar.

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SEC. 1001. INSURANCE MARKET REFORMS IN THE INDIVIDUAL AND SMALL GROUP MARKETS.

The Social Security Act (42 U.S.C. 301 et seq.) is amended by adding at the end the following:

TITLE XXII—HEALTH INSURANCE COVERAGE

SEC. 2200. ENSURING ESSENTIAL AND AFFORDABLE HEALTH BENEFITS COVERAGE FOR ALL AMERICANS.

It is the purpose of this title to ensure that all Americans have access to affordable and essential health benefits coverage—

(1) by requiring that all new health benefits plans offered to individuals and employees in the individual and small group markets be qualified health benefits plans that meet the insurance rating reforms and essential health benefits coverage requirements established under parts A and C;

(2) by establishing State exchanges under part B that provide individuals and employees in the individual and small group markets greater access to qualified health benefits plans and to information concerning these health plans;

(3) by making health benefits coverage more affordable by establishing premium credits and cost-sharing subsidies under part C for individuals enrolling in a health benefits plan through an exchange; and

(4) by establishing the CO-OP program under part D to encourage the establishment of nonprofit health care cooperatives.