115TH CONGRESS  
1ST SESSION  
S. 1201  

To allow individuals living in areas without qualified health plans offered through an Exchange to have similar access to health insurance coverage as Members of Congress and congressional staff.

IN THE SENATE OF THE UNITED STATES  

MAY 22, 2017  

Mrs. McCaskill introduced the following bill; which was read twice and referred to the Committee on Finance.

A BILL  

To allow individuals living in areas without qualified health plans offered through an Exchange to have similar access to health insurance coverage as Members of Congress and congressional staff.

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 “Health Care Options for All Act”.

5
SEC. 2. ACCESS TO COVERAGE FOR INDIVIDUALS IN AREAS WITHOUT ANY AVAILABLE EXCHANGE PLANS.

Part 2 of subtitle D of title I of the Patient Protection and Affordable Care Act (42 U.S.C. 18031 et seq.) is amended by adding at the end the following:

“SEC. 1314. ACCESS TO COVERAGE FOR INDIVIDUALS IN AREAS WITHOUT ANY AVAILABLE EXCHANGE PLANS.

“(a) IN GENERAL.—

“(1) COVERAGE THROUGH DC SHOP EXCHANGE.—Not later than 3 months after the date of enactment of this section, the Secretary, in consultation with the Secretary of the Treasury and the Director of the Office of Personnel Management, shall establish a mechanism to ensure that, for any plan year beginning on or after the date described in subsection (c), any individual described in paragraph (2) may enroll in health insurance coverage in the small group market through the Exchange operating in the District of Columbia, including the health insurance coverage that is available to Members of Congress and congressional staff (as defined in section 1312(d)(3)(D)).

“(2) INDIVIDUAL DESCRIBED.—An individual described in this paragraph is any individual who—
“(A) is eligible to purchase health insurance coverage through the Exchange operating in the State of residence of the individual; and 

“(B) resides in a rating area or county in which the Secretary certifies that no qualified health plan is offered through an Exchange established under this title.

“(b) PREMIUM ASSISTANCE TAX CREDITS AND COST-SHARING.—Any individual described in subsection (a)(2) who enrolls in health insurance coverage through the Exchange operating in the District of Columbia pursuant to subsection (a)(1) shall be eligible for any premium tax credit under section 36B of the Internal Revenue Code of 1986, or reduced cost-sharing under section 1402, that the individual would otherwise be eligible for if enrolling in health insurance coverage in the individual market through the Exchange operating in the State of the individual.

“(c) DATE DESCRIBED.—The date described in this subsection is the date on which the Secretary establishes the mechanism under subsection (a)(1).”.