

115TH CONGRESS  
1ST SESSION

**S.** \_\_\_\_\_

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.

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IN THE SENATE OF THE UNITED STATES

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Mrs. MCCASKILL introduced the following bill; which was read twice and referred to the Committee on \_\_\_\_\_

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**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  
5 for All Act”.

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

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

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

9 “(a) IN GENERAL.—

10 “(1) COVERAGE THROUGH DC SHOP EX-  
11 CHANGE.—Not later than 3 months after the date of  
12 enactment of this section, the Secretary, in consulta-  
13 tion with the Secretary of the Treasury and the Di-  
14 rector of the Office of Personnel Management, shall  
15 establish a mechanism to ensure that, for any plan  
16 year beginning on or after the date described in sub-  
17 section (c), any individual described in paragraph  
18 (2) may enroll in health insurance coverage in the  
19 small group market through the Exchange operating  
20 in the District of Columbia, including the health in-  
21 surance coverage that is available to members of  
22 Congress and congressional staff (as defined in sec-  
23 tion 1312(d)(3)(D)).

24 “(2) INDIVIDUAL DESCRIBED.—An individual  
25 described in this paragraph is any individual who—

1           “(A) is eligible to purchase health insur-  
2           ance coverage through the Exchange operating  
3           in the State of residence of the individual; and

4           “(B) resides in a rating area or county in  
5           which the Secretary certifies that no qualified  
6           health plan is offered through an Exchange es-  
7           tablished under this title.

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

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