

Susan Collins

AMENDMENT NO. _____ Calendar No. _____

Purpose: To allow individuals 30 and over to enroll in the catastrophic plan if they are not eligible for premium tax credits and cost-sharing reductions through the Exchange.

IN THE SENATE OF THE UNITED STATES—111th Cong., 1st Sess.

H. R. 3590

AMENDMENT NO. 3118

To: By *Collins-others* modify
To: *Amnt. No. 2786* bers
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Ref: **Page(s)** nd

GPO: 2008 45-908 (masc)

Ordered to lie on the table and to be printed

AMENDMENT intended to be proposed by Ms. COLLINS (for herself ~~and~~ Mr. WYDEN, *and Mr. Bayh*) to the amendment (No. 2786) proposed by Mr. REID

Viz:

- 1 On page 116, between lines 2 and 3, insert the fol-
- 2 lowing:
- 3 (3) SPECIAL RULE FOR INDIVIDUALS AGE 30
- 4 AND OVER NOT ELIGIBLE FOR EXCHANGE CREDITS
- 5 AND REDUCTIONS.—

1 (A) IN GENERAL.—Subject to subpara-
2 graph (B), an individual who has attained at
3 least the age of 30 before the beginning of a
4 plan year shall be treated as an individual de-
5 scribed in paragraph (2) if the individual is not
6 eligible for the plan year for the premium tax
7 credit under section 36B of the Internal Rev-
8 enue Code of 1986 or the cost-sharing reduc-
9 tions under section 1402 with respect to enroll-
10 ment in a qualified health plan offered through
11 an Exchange. The preceding sentence shall not
12 apply to an individual if the individual is not el-
13 igible for such credit or reductions because the
14 individual is eligible to enroll in minimum es-
15 sential coverage consisting of coverage under a
16 government sponsored program described in
17 section 5000A(f)(1)(A).

18 (B) REQUIREMENTS.—Subparagraph (A)
19 shall only apply to an individual if the indi-
20 vidual elects the application of this paragraph
21 and such election provides that—

22 (i) the individual acknowledges that
23 coverage under the catastrophic plan is the
24 lowest coverage available, that the plan
25 provides no benefits for any plan year until

1 the individual has incurred cost-sharing ex-
2 penses in an amount equal to the annual
3 limitation in effect under subsection (e)(1)
4 for the plan year (except as provided for in
5 section 2713), and that these cost-sharing
6 expenses could involve significant financial
7 risk for the individual; and

8 (ii) the individual agrees that—

9 (I) the individual will not change
10 such coverage until the next applicable
11 annual or special enrollment period
12 under section 1311(c)(5); and

13 (II) if the individual elects to
14 change such coverage at the time of
15 such enrollment period, the individual
16 may only enroll in the bronze level of
17 coverage.

18 (4) STATE AUTHORITY.—In accordance with
19 section 1321(d), a State may impose additional re-
20 quirements or conditions for catastrophic plans de-
21 scribed in this subsection to the extent such require-
22 ments or conditions are not inconsistent with the re-
23 quirements under this subsection.