

112TH CONGRESS
1ST SESSION

H. R. 2645

To amend title XVIII of the Social Security Act to increase the minimum loss ratio required of Medigap policies.

IN THE HOUSE OF REPRESENTATIVES

JULY 26, 2011

Mr. STARK (for himself, Mr. WAXMAN, and Mr. PALLONE) introduced the following bill; which was referred to the Committee on Ways and Means, and in addition to the Committee on Energy and Commerce, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned

A BILL

To amend title XVIII of the Social Security Act to increase the minimum loss ratio required of Medigap policies.

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 “Medigap Medical Loss
5 Ratio Improvement Act”.

1 **SEC. 2. INCREASE IN REQUIRED MEDIGAP LOSS RATIO.**

2 (a) IN GENERAL.—Section 1882(r)(1)(A) of the So-
3 cial Security Act (42 U.S.C. 1395ss(r)(1)(A)) is amend-
4 ed—

5 (1) by striking “75 percent” and inserting “85
6 percent”; and

7 (2) by striking “65 percent” and inserting “80
8 percent”.

9 (b) EFFECTIVE DATE.—The amendments made by
10 subsection (a) shall apply to policies for policy years begin-
11 ning on or after January 1, 2014.

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