

112TH CONGRESS  
1ST SESSION

# S. 1416

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

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IN THE SENATE OF THE UNITED STATES

JULY 26, 2011

Mr. KERRY (for himself and Mr. FRANKEN) introduced the following bill;  
which was read twice and referred to the Committee on Finance

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## 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 of 2011”.

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

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

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

3           (2) by striking “65 percent” and inserting “80  
4           percent”.

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

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