

115TH CONGRESS  
1ST SESSION

# H. R. 3976

To amend the Patient Protection and Affordable Care Act to allow for certain third-party payments.

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## IN THE HOUSE OF REPRESENTATIVES

OCTOBER 5, 2017

Mr. CRAMER (for himself, Mr. GARAMENDI, Ms. STEFANIK, Mr. LAMBORN, Mr. FRANKS of Arizona, Mr. ALLEN, Mr. COOK, Ms. MCSALLY, Mr. GOODLATTE, Mr. DESAULNIER, Mr. BRAT, Mr. PETERSON, Mr. GALLAGHER, Ms. PINGREE, Mr. HIGGINS of Louisiana, and Mr. DUNCAN of Tennessee) introduced the following bill; which was referred to the Committee on Energy and Commerce

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## A BILL

To amend the Patient Protection and Affordable Care Act to allow for certain third-party payments.

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 “Access to Marketplace  
5 Insurance Act”.

1 **SEC. 2. PAYMENT OF PREMIUMS BY CERTAIN THIRD PAR-**  
2 **TIES ON BEHALF OF QUALIFIED INDIVID-**  
3 **UALS.**

4 (a) IN GENERAL.—Section 1312 of the Patient Pro-  
5 tection and Affordable Care Act (42 U.S.C. 18032) is  
6 amended—

7 (1) by redesignating subsections (e) through (f)  
8 as subsections (d) through (g), respectively; and

9 (2) by inserting after subsection (b) the fol-  
10 lowing new subsection:

11 “(c) PAYMENT OF PREMIUMS BY CERTAIN QUALI-  
12 FIED THIRD PARTIES ON BEHALF OF A QUALIFIED INDI-  
13 VIDUAL.—A qualified individual enrolled in any qualified  
14 health plan may allow certain third parties to pay any ap-  
15 plicable premium or cost sharing owed by such individual  
16 to the health insurance issuer issuing such qualified health  
17 plan, and the health insurance issuer shall accept and  
18 count toward the annual limitations in section 1302(c)  
19 such payments made on behalf of qualified individuals, in-  
20 cluding payments from the following:

21 “(1) A State or Federal government program,  
22 including assistance provided under a grant under  
23 title XXVI of the Public Health Service Act.

24 “(2) Indian tribes, tribal organizations, or  
25 urban Indian organizations.

1           “(3) A program conducted by an organization  
2           which is—

3                   “(A) exempt from taxation under section  
4                   501(a) of the Internal Revenue Code of 1986;

5                   “(B) described in clause (i) or (vi) of sec-  
6                   tion 170(b)(1)(A) of such Code; and

7                   “(C) operated in compliance with applica-  
8                   ble Federal laws, including sections 3729  
9                   through 3733 of title 31, United States Code  
10                  (known as the False Claims Act).

11          “(d) EDUCATION.—The Secretary is authorized to  
12          make and enforce such regulations as necessary to assure  
13          that individuals eligible for the Medicare program under  
14          part A of title XVIII of the Social Security Act, the Med-  
15          icaid program under title XIX of such Act, or coverage  
16          under an available Medicare supplemental health insur-  
17          ance policy under section 1882 of such Act receive proper  
18          education related to all of their coverage options, including  
19          qualified health plan coverage.”.

20          (b) EFFECTIVE DATE.—The amendments made by  
21          subsection (a) shall apply with respect to premiums and  
22          cost-sharing paid on or after the date that is 90 days after  
23          the date of the enactment of this Act.

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