



**DESCRIPTION OF THE CHAIRMAN’S AMENDMENT IN THE NATURE  
 OF A SUBSTITUTE TO THE PROVISIONS OF H.R. 6311,  
 A BILL TO AMEND THE INTERNAL REVENUE CODE OF 1986 AND THE PATIENT  
 PROTECTION AND AFFORDABLE CARE ACT TO MODIFY THE DEFINITION OF  
 QUALIFIED HEALTH PLAN FOR PURPOSES OF THE HEALTH INSURANCE  
 PREMIUM TAX CREDIT AND TO ALLOW INDIVIDUALS PURCHASING  
 HEALTH INSURANCE IN THE INDIVIDUAL MARKET TO PURCHASE  
 A LOWER PREMIUM COPPER PLAN**

The amendment in the nature of a substitute adds a short title, “Increasing Access to Lower Premium Plans Act of 2018.”

The Chairman’s amendment in the nature of a substitute to H.R. 6311 modifies the definition of a grandfathered health plan. The definition of a grandfathered health plan is health insurance coverage which is permitted to be offered according to CCIIO guidance, meaning the letters issued by the Centers for Medicare and Medicaid Services, as extended and modified. Under the Chairman’s amendment, this extension and modification includes a communication entitled “Insurance Standards Bulletin Series- INFORMATION- Extension of Transitional Policy through 2019” issued on April 9, 2018.

The Chairman’s amendment also modifies the title for the reporting requirement related to the exclusion of off-exchange coverage to refer to the off-exchange premium tax credit.

The following presents the estimated Federal fiscal year budget effects of the Chairman’s amendment in the nature of a substitute relative to the present-law baseline:

<u>Item</u>	<u>Fiscal Years</u> <u>[Millions of Dollars]</u>											
	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>	<u>2024</u>	<u>2025</u>	<u>2026</u>	<u>2027</u>	<u>2028</u>	<u>2019-23</u>	<u>2019-28</u>
Modification of Definition of Qualified Health Plan [1][2].....	-388	-1,288	-1,252	-1,258	-1,295	-1,284	-1,206	-1,265	-1,284	-1,304	-5,481	-11,823
Allow All Individuals Purchasing Health Insurance in the Individual Market the Option to Purchase a Lower Premium Copper Plan [1][2].....	51	76	85	94	98	99	101	103	106	110	404	923
<b>Total.....</b>	<b>-337</b>	<b>-1,212</b>	<b>-1,167</b>	<b>-1,164</b>	<b>-1,197</b>	<b>-1,185</b>	<b>-1,104</b>	<b>-1,162</b>	<b>-1,178</b>	<b>-1,194</b>	<b>-5,077</b>	<b>-10,901</b>

**NOTE:** Details may not add to totals due to rounding.

[1] Estimate provided by the staff of the Joint Committee on Taxation and the Congressional Budget Office.

[2] Estimate includes the following outlay effects:

	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>	<u>2024</u>	<u>2025</u>	<u>2026</u>	<u>2027</u>	<u>2028</u>	<u>2019-23</u>	<u>2019-28</u>
Modification of Definition of Qualified Health Plan .....	168	902	848	823	833	810	727	758	738	738	3,574	7,346
Allow All Individuals Purchasing Health Insurance in the Individual Market the Option to Purchase a Lower Premium Copper Plan.....	-50	-74	-82	-91	-95	-96	-98	-99	-101	-105	-391	-890