Rating Reforms

**Summary:** Standards and requirements adopted by States must be applied uniformly to all plans in each relevant insurance market in a State.

**Next steps:**
- January 1, 2014 – Provision goes into effect

**Additional information:**

**Long summary:**
Sec. 1252. Rating reforms must apply uniformly to all health insurance issuers and group health plans.
Requires that any standard or requirement adopted by a state pursuant to this title, or any amendment made by this title, be applied uniformly to all health plans in each insurance market to which they apply. Provides also for uniform application of a state standard or requirement (that relates to the bill’s federal standard or requirement or any amendment to it) that is not the same but which is also not preempted because it prevents the application of this title.

**Effective date.** Effective for plan years beginning on or after January 1, 2014.

**Legislative text:**
SEC. 1252. RATING REFORMS MUST APPLY UNIFORMLY TO ALL HEALTH INSURANCE ISSUERS AND GROUP HEALTH PLANS.
Any standard or requirement adopted by a State pursuant to this title, or any amendment made by this title, shall be applied uniformly to all health plans in each insurance market to which the standard and requirements apply. The preceding sentence shall also apply to a State standard or requirement relating to the standard or requirement required by this title (or any such amendment) that is not the same as the standard or requirement but that is not preempted under section 1321(d).