

AMENDMENT

OFFERED BY M .

In the section 2203(a) of the Social Security Act proposed by section 132, add at the end the following:

1 “(5) STATE HIGH RISK POOL APPROVAL PROC-
2 ESS.—Notwithstanding paragraph (2), in the case
3 that an application submitted to the Administrator
4 by a State pursuant to paragraph (1) for an alloca-
5 tion of funds under this title for a year during the
6 period described in section 2201 is for the purpose
7 described in paragraph (1) of section 2202 (relating
8 to high risk pools), such application may not be ap-
9 proved until—

10 “(A) the State submits to the Secretary of
11 Health and Human Services a plan for the de-
12 sign and implementation of the high risk pool
13 in the State for which such allocation of funds
14 will be used;

15 “(B) the State certifies that any individ-
16 uals in the State who received coverage pro-
17 vided through such risk pool will have the op-
18 tion to purchase health insurance coverage on
19 the individual market in the State at a commu-

1 nity rated premium and under terms identical
2 to the terms under which individuals in the
3 State not participating in such risk pool pur-
4 chased such coverage if—

5 “(i) the average premium for coverage
6 provided in the State through the high risk
7 pool is 50 percent higher than the average
8 premium otherwise for health insurance
9 coverage in the individual market in the
10 State;

11 “(ii) the average deductible for cov-
12 erage provided in the State through the
13 high risk pool is 50 percent higher than
14 the average deductible otherwise for health
15 insurance coverage in the individual mar-
16 ket in the State; or

17 “(iii) waiting periods (such as due to
18 waiting lists) for enrollment in coverage
19 provided in the State through the high risk
20 pool exceed six months.”.

