



1                   “(iii) DEFINITION.—For purposes of  
2                   clause (ii), the term ‘user fee savings  
3                   amount’ means, with respect to a health  
4                   insurance issuer and a fiscal year, the  
5                   amount by which the user fees owed by  
6                   such issuer for such year pursuant to sec-  
7                   tion 156.50(c) of title 45, Code of Federal  
8                   Regulations (or any successor regulations),  
9                   without application of section 3 of the EN-  
10                  ROLL Act of 2019, exceeds such fees  
11                  owed by such issuer for such year with ap-  
12                  plication of such section.”.

          Add at the end the following new section:

13 **SEC. 3. REDUCING THE MONTHLY USER FEE RATE FOR**  
14 **CERTAIN EXCHANGES.**

15           In applying section 156.50(c) of title 45, Code of  
16 Federal Regulations (or any successor regulations), the  
17 Secretary of Health and Human Services shall specify a  
18 monthly user fee rate, with respect to a participating  
19 issuer offering a plan through an Exchange—

20           (1) described in paragraph (1) of such section,  
21           of 3 percent for each month beginning on or after  
22           January 1, 2020, and ending on or before December  
23           31, 2022; and

1           (2) described in paragraph (2) of such section,  
2           of 2.5 percent for each such month.

