SEC. 1333 [42 U.S.C. 18053]. PROVISIONS RELATING TO OFFERING OF PLANS IN MORE THAN ONE STATE. (a) HEALTH CARE CHOICE COMPACTS.— (1) IN GENERAL Not later than July 1, 2013, the Sec.

June 9, 2010

(1) IN GENERAL.—Not later than July 1, 2013, the Secretary shall, in consultation with the National Association of Insurance Commissioners, issue regulations for the creation of

health care choice compacts under which 2 or more States may enter into an agreement under which—

- (A) 1 or more qualified health plans could be offered in the individual markets in all such States but, except as provided in subparagraph (B), only be subject to the laws and regulations of the State in which the plan was written or issued;
- (B) the issuer of any qualified health plan to which the compact applies—
 - (i) would continue to be subject to market conduct, unfair trade practices, network adequacy, and consumer protection standards (including standards relating to rating), including addressing disputes as to the performance of the contract, of the State in which the purchaser resides;
 - (ii) would be required to be licensed in each State in which it offers the plan under the compact or to submit to the jurisdiction of each such State with regard to the standards described in clause (i) (including allowing access to records as if the insurer were licensed in the State): and
 - (iii) must clearly notify consumers that the policy may not be subject to all the laws and regulations of the State in which the purchaser resides.
- (2) STATE AUTHORITY.—A State may not enter into an agreement under this subsection unless the State enacts a law after the date of the enactment of this title that specifically authorizes the State to enter into such agreements.
- (3) APPROVAL OF COMPACTS.—The Secretary may approve interstate health care choice compacts under paragraph (1) only if the Secretary determines that such health care choice compact—
 - (A) will provide coverage that is at least as comprehensive as the coverage defined in section 1302(b) and offered through Exchanges established under this title;
 - (B) will provide coverage and cost sharing protections against excessive out-of-pocket spending that are at least as affordable as the provisions of this title would provide;
 - (C) will provide coverage to at least a comparable number of its residents as the provisions of this title would provide;
 - (D) will not increase the Federal deficit; and
 - (E) will not weaken enforcement of laws and regulations described in paragraph (1)(B)(i) in any State that is included in such compact.
- (4) Effective date.—A health care choice compact described in paragraph (1) shall not take effect before January 1, 2016

[Subsection (b) stricken by section 10104(p)]