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(Original Signature of Member)

113TH CONGRESS  
1ST SESSION

**H. R.** \_\_\_\_\_

To amend title XXVII of the Public Health Service Act to change the permissible age variation in health insurance premium rates.

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IN THE HOUSE OF REPRESENTATIVES

Mr. GINGREY of Georgia introduced the following bill; which was referred to the Committee on \_\_\_\_\_

\_\_\_\_\_  
**A BILL**

To amend title XXVII of the Public Health Service Act to change the permissible age variation in health insurance premium rates.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SEC. 1. SHORT TITLE.**

4 This Act may be cited as the “Letting Insurance  
5 Benefit Everyone Regardless of Their Youth (LIBERTY)  
6 Act”.

1 **SECTION 2. CHANGE IN PERMISSIBLE AGE VARIATION IN**  
2 **HEALTH INSURANCE PREMIUM RATES.**

3 (a) **IN GENERAL.**—Section 2701(a)(1)(A)(iii) of the  
4 Public Health Service Act (42 U.S.C. 300gg(a)(1)(A)(iii)),  
5 as inserted by section 1201(4) of Public Law 111–148,  
6 is amended by striking “3 to 1 for adults (consistent with  
7 section 2707(c))” and inserting “5 to 1 for adults (con-  
8 sistent with section 2707(c)) or such other ratio for adults  
9 (consistent with section 2707(c)) as the State involved  
10 may provide”.

11 (b) **EFFECTIVE DATE.**—The amendment made by  
12 subsection (a) shall apply as if it was included in the en-  
13 actment of Public Law 111–148.