

**TITLE I: Ending Surprise Medical Bills**

<p>Sec. 101. Protecting patients against out-of-network deductibles in emergencies.</p>	<ul style="list-style-type: none"> <li>• Requires that emergency health care charges to a patient are counted toward the patient’s in-network deductible.</li> <li>• Ensures that patient protections for emergency services apply in all relevant settings of care.</li> </ul>
<p>Sec. 102. Protection against surprise bills.</p>	<ul style="list-style-type: none"> <li>• Patients are held harmless from surprise medical bills. Patients are only required to pay the in-network cost-sharing amount for out-of-network emergency care and for care provided by ancillary out-of-network practitioners, and for out-of-network diagnostic services at in-network facilities. Facilities and practitioners are barred from sending patients “balance” bills for more than the in-network cost-sharing amount.</li> <li>• If a patient is stabilized after entering a facility through the emergency room, the patient must be given advance notice of any out-of-network care, an estimate of the patient’s costs for out-of-network care, and referrals for alternative options for in-network care. If a patient is not given adequate notice, the patient would be protected from surprise bills or out-of-network cost-sharing.</li> </ul>
<p>Sec. 103. Resolution —Three Options (Below)</p>	<ul style="list-style-type: none"> <li>• For all three options outlined below, the resolution of a surprise bill would apply to all self-insured employer health plans. A state may choose to enact or continue in effect state laws or regulations relating to surprise bills, such as arbitration or benchmarking, for markets regulated by the state, including fully-insured plans in the group and individual market and state government plans.</li> </ul>
<p><i>Subtitle A—Option 1: In-Network Guarantee</i></p>	<ul style="list-style-type: none"> <li>• Requires that an in-network facility guarantee to patients and health plans that every practitioner at that facility will also be considered in-network</li> <li>• Practitioners and facilities have two options to be considered in-network: 1) Practitioners can choose to join the networks for health plans that have a network agreement with the facility; OR 2) Practitioners who choose not to go in-network can choose to bill the health plan through the facility, rather than sending separate bills to the patient or the health plan.</li> <li>• For emergency care delivered out of network, practitioners and facilities have 30 days to privately determine reimbursement with the health plan. If no agreement</li> </ul>

	can be reached after 30 days, the plan will pay the facility and practitioner based on the median contracted rate for services in that geographic area.
<i>Subtitle B—Option 2: Independent Dispute Resolution</i>	<ul style="list-style-type: none"> <li>• For surprise bills that are \$750 or less, the health plan will pay the practitioner or facility based on the median contracted rate for services in that geographic area.</li> <li>• For surprise bills that are greater than \$750, either the health plan or the facility or practitioner can elect to initiate an independent dispute resolution process, using a third-party arbiter certified by the Secretary of Health and Human Services, in consultation with the Secretary of Labor. The plan and provider will submit a best final offer, and the arbiter will be supplied with information to review the offer, including the median in-network rate for services in that geographic area. The arbiter will make a final, binding decision on the best offer, and the loser will pay for the cost of arbitration.</li> </ul>
<i>Subtitle C—Option 3: Benchmark for payment</i>	<ul style="list-style-type: none"> <li>• For surprise bills, the health plan will pay the practitioner or facility based on the median contracted rate for services in that geographic area.</li> </ul>
Sec. 106. Simplifying emergency air ambulance billing.	<ul style="list-style-type: none"> <li>• Requires that bills for air ambulance trips be broken out by air and medical charges, so that patients and health plans can better understand the cost of emergency air transport.</li> </ul>

TITLE II: Reducing the Prices of Prescription Drugs	
Sec. 201. Biological product patent transparency.	<ul style="list-style-type: none"> <li>• Increases transparency of patent information for biological products by requiring information to be submitted to the Food and Drug Administration (FDA) and published in the “Purple Book.”</li> <li>• Codifies the publication the “Purple Book” as a single, searchable list of information about each licensed biological product, including marketing and licensure status, patent information, and relevant exclusivity periods.</li> <li>• Requires the Secretary, in consultation with the Director of the U.S. Patent and Trademark Office, to publish a list of any holders of biological product licenses that failed to submit such information.</li> </ul>
Sec. 202. Orange Book modernization.	<ul style="list-style-type: none"> <li>• Clarifies the information that FDA must include in the Orange Book about patents and exclusivities for drugs approved under Section 505 of the Federal Food, Drug, and Cosmetic Act.</li> <li>• Requires FDA to remove patents and patent claim information from the Orange Book when the U.S. Patent and Trademark Office determines a patent or patent claim is invalid or inoperative to encourage drug development in the area no longer patented.</li> </ul>
Sec. 203. Ensuring timely access to generics.	<ul style="list-style-type: none"> <li>• Maintains the use of citizen petitions to allow interested stakeholders, including drug companies, to notify FDA of concerns with pending generic and other follow-on drug applications.</li> <li>• Addresses the abuse of the citizen petition process, which can be used to unnecessarily delay the approval of a drug application.</li> <li>• Provides that FDA may deny a citizen petition that is submitted with the primary purpose of delaying the approval of an application and clarifies criteria that FDA may use to make this determination.</li> <li>• Requires a petition to be submitted within 60 days after the petitioner knew, or reasonably should have known, the information that forms the basis of the petition.</li> <li>• Requires HHS to establish procedures for referring a petitioner to the Federal Trade Commission if determined that a petition was submitted with the primary purpose of delaying the approval of another application.</li> </ul>
Sec. 204. Protecting access to biological products.	<ul style="list-style-type: none"> <li>• Clarifies that biological products, including insulin products, that will transition from the drugs pathway to the biologics pathway in March 2020, cannot receive new, extended market exclusivities.</li> <li>• Preserves certain unexpired exclusivities for biological products as FDA transitions the regulation of such products from the drugs pathway to the biologics pathway.</li> </ul>

<p>Sec. 205. Preventing blocking of generic drugs.</p>	<ul style="list-style-type: none"> <li>• Prevents first-to-file generic drug applicants from blocking, beyond a 180-day exclusivity period granted by FDA, the entrance of subsequent generic drugs to the market.</li> <li>• Triggers the start of the first-to-file generic drug applicant's 180-day exclusivity when a subsequent applicant has been tentatively approved and the first-to-file applicant has not received final approval within 30 months of submission of its application.</li> </ul>
<p>Sec. 206. Education on biological products.</p>	<ul style="list-style-type: none"> <li>• Requires FDA to establish an internet website to provide educational materials for health care providers, patients, and caregivers on biological products, including biosimilar and interchangeable biological products.</li> <li>• Provides that the Secretary may develop and improve continuing medical education for health care providers regarding biosimilar biological products.</li> </ul>
<p>Sec. 207. Biological product innovation.</p>	<ul style="list-style-type: none"> <li>• Excludes all biological products subject to regulation under the Public Health Service Act from requirements to follow U.S. Pharmacopeial compendial standards, which were originally drafted to apply to drugs approved under Section 505 of the Federal Food, Drug, and Cosmetic Act.</li> <li>• Prevents delays related to compliance with USP standards, in the licensure of biosimilar and interchangeable products.</li> </ul>
<p>Sec. 208. Clarifying the meaning of new chemical entity.</p>	<ul style="list-style-type: none"> <li>• Clarifies that eligibility for five-year new chemical entity (NCE) exclusivity is available only for a drug containing no active moiety that has been previously approved in the United States</li> <li>• Ensures that only the most innovative or novel drugs qualify for NCE exclusivity.</li> </ul>
<p>Sec. 209. Streamlining the transition of biological products.</p>	<ul style="list-style-type: none"> <li>• In March 2020, a small subset of biological products, including insulin, will transition from the drugs pathway to the biologics pathway, opening the biological products up to biosimilar competition.</li> <li>• Ensures that marketing applications submitted six months prior to the transition that are still under FDA review at the time of the transition date will not have to be resubmitted, avoiding delays in product availability.</li> </ul>

### TITLE III: Improving Transparency in Health Care

<p>Sec. 301. Increasing transparency by removing gag clauses on price and quality information.</p>	<ul style="list-style-type: none"> <li>• Bans gag clauses in contracts between providers and health plans that prevent enrollees, plan sponsors, or referring providers from seeing cost and quality data on providers.</li> <li>• Bans gag clauses in contracts between providers and health insurance plans that prevent plan sponsors from accessing de-identified claims data that could be shared, under HIPAA business associate agreements, with third parties for plan administration and quality improvement purposes.</li> </ul>
<p>Sec. 302. Banning anticompetitive terms in facility and insurance contracts that limit access to higher quality, lower cost care.</p>	<ul style="list-style-type: none"> <li>• Prevents “anti-tiering” and “anti-steering” clauses in contracts between providers and health plans that restrict the plan from directing or incentivizing patients to use specific providers and facilities with higher quality and lower prices.</li> <li>• Prevents “all-or-nothing” clauses in contracts between providers and health plans that require health insurance plans to contract with all providers in a particular system or none of them.</li> <li>• Prevents “most-favored-nation” clauses in contracts between providers and health plans that protect an insurance company’s dominant position in a market by requiring that the insurance company be given the most favorable pricing of any health plan in the market.</li> <li>• Prohibits obligations on plan sponsors to agree to terms of contracts that the sponsor is not party to and cannot review, which could conceal anti-competitive contracting terms.</li> </ul>
<p>Sec. 303. Designation of a nongovernmental, nonprofit transparency organization to lower Americans’ health care costs.</p>	<ul style="list-style-type: none"> <li>• Designates a nongovernmental, nonprofit entity to improve the transparency of healthcare costs.</li> <li>• The nonprofit entity, in compliance with current privacy and security protections, will use de-identified health care claims data from self-insured plans, Medicare, and participating states to help patients, providers, academic researchers, and plan sponsors better understand the cost and quality of care, and facilitate state-led initiatives to lower the cost of care, while prohibiting the disclosure of identifying health data or proprietary financial information.</li> <li>• Creates an advisory committee composed of public and private sector representatives to advise the entity on the format, scope, and uses of this data, and establish the entity’s research and reporting objectives.</li> <li>• Creates custom reports for employers and employee organizations seeking to utilize the database to lower health care costs.</li> <li>• Authorizes grants to states to maintain or create similar transparency initiatives.</li> </ul>
<p>Sec. 304. Protecting patients And</p>	<ul style="list-style-type: none"> <li>• Requires health plans to have up-to-date directories of their in-network providers, which shall be available to patients online, or within 24 hours of an inquiry.</li> </ul>

improving. the accuracy of provider directory Information.	<ul style="list-style-type: none"> <li>• If a patient provides documentation that they received incorrect information from an insurer about a provider's network status prior to a visit, the patient will only be responsible for the in-network cost-sharing amount.</li> </ul>
Sec. 305. Timely bills for patients.	<ul style="list-style-type: none"> <li>• Requires health care facilities and providers to give patients a list of services received upon discharge.</li> <li>• Requires all bills to be sent to a patient within 30 business days. If bills are received more than 30 days after receiving care, the patient is not obligated to pay.</li> <li>• Requires providers and facilities to give patients at least 30 business days to pay bills upon receipt.</li> </ul>
Sec. 306. Health plan oversight of pharmacy benefit manager services.	<ul style="list-style-type: none"> <li>• Requires that plan sponsors receive a quarterly report on the costs, fees and rebate information associated with their PBM contracts.</li> <li>• Prohibits PBMs from engaging in spread pricing, or charging a plan sponsor, health insurance plan, or patient more for a drug than the PBM paid to acquire the drug.</li> <li>• Requires the PBM to pass on 100% of any rebates or discounts to the plan sponsor.</li> </ul>
Sec. 307. Government Accountability Office study on profit- and revenue-sharing in health care.	<ul style="list-style-type: none"> <li>• Requires a GAO study on profit-sharing relationships between hospitals, contract management groups, and physician and ancillary services, and the Federal oversight of such relationships.</li> </ul>
Sec. 308. Disclosure of direct and indirect compensation for brokers and consultants to employer-sponsored health plans and enrollees in plans on the individual market.	<ul style="list-style-type: none"> <li>• Requires health benefit brokers and consultants to disclose to plan sponsors any direct or indirect compensation the brokers and consultants may receive for referral of services, using a reporting format similar to a regulation proposed <a href="#">in 2007 by the Bush Administration</a> for health and pension plan brokers.</li> <li>• Requires health benefit brokers to disclose to enrollees in the individual market any direct or indirect compensation the brokers may receive for referral of coverage.</li> </ul>
Sec. 309. Ensuring enrollee access to cost-sharing information.	<ul style="list-style-type: none"> <li>• Requires providers and health plans to give patients good faith estimates of their expected out-of-pocket costs for specific healthcare services, and any other services that could reasonably be provided, within 48 hours of a request.</li> </ul>

#### TITLE IV: Improving Public Health

Sec. 401. Improving awareness of disease prevention.	<ul style="list-style-type: none"><li>• Authorizes a national campaign to increase awareness of vaccines for the prevention and control of diseases, combat misinformation, and disseminate scientific and evidence-based vaccine-related information.</li></ul>
Sec. 402. Grants to address vaccine-preventable diseases.	<ul style="list-style-type: none"><li>• Authorizes grants for the purpose of planning, implementation, and evaluation of activities to address vaccine-preventable diseases, and for research on improving awareness of scientific and evidence-based vaccine-related information.</li></ul>
Sec. 403. Guide on evidence-based strategies for State health department obesity prevention programs.	<ul style="list-style-type: none"><li>• Requires HHS to develop and disseminate a guide on evidence-based obesity prevention and control strategies for State and local health departments, and Indian tribes and tribal organizations.</li></ul>
Sec. 404. Expanding capacity for health outcomes.	<ul style="list-style-type: none"><li>• Authorizes grants to evaluate, develop, and expand the use of technology-enabled collaborative learning and capacity building models to increase access to specialty health care services in medically underserved areas and for medically underserved populations.</li></ul>
Sec. 405. Public health data system modernization.	<ul style="list-style-type: none"><li>• Requires HHS to award grants to state and local public health departments for the expansion and modernization of public health data systems to improve data collection, simplify reporting by health care providers, enhance interoperability of current public health data systems with health information technology, support earlier disease detection, and support electronic case reporting.</li><li>• Authorizes the Centers for Disease Control and Prevention (CDC) to update and improve public health data systems used by the agency.</li></ul>
Sec. 406. Innovation for maternal health.	<ul style="list-style-type: none"><li>• Directs HHS to establish a grant program for the purpose of improving maternal health care quality and eliminating preventable maternal mortality and severe maternal morbidity by identifying, developing, and disseminating best practices to improve maternal health outcomes.</li></ul>
Sec. 407. Training for health care providers.	<ul style="list-style-type: none"><li>• Establishes an HHS grant program for the training of health care professionals to reduce and prevent discrimination, including training related to implicit</li></ul>

	<p>biases, in the provision of health care services related to prenatal care, labor care, birthing, and postpartum care.</p>
<p>Sec. 408. Study on training to reduce and prevent discrimination.</p>	<ul style="list-style-type: none"> <li>• Requires HHS, through a contract with an independent research organization, to study and make recommendations for best practices associated with training for health care professionals to reduce and prevent discrimination, including training related to implicit biases, in the provision of health care services related to prenatal care, labor care, birthing, and postpartum care.</li> </ul>
<p>Sec. 409. Perinatal quality collaboratives.</p>	<ul style="list-style-type: none"> <li>• Requires HHS, acting through the Director of the Centers for Disease Control and Prevention, to award grants for the establishment or support of state perinatal quality collaboratives to improve perinatal care and perinatal health outcomes for pregnant and postpartum women and their infants.</li> </ul>
<p>Sec. 410. Integrated services for pregnant and postpartum women.</p>	<ul style="list-style-type: none"> <li>• Authorizes HHS to award grants to states for the purpose of establishing or operating evidence-based or innovative, evidence-informed programs that deliver integrated health care services to pregnant and postpartum women, including by addressing issues to reduce adverse maternal health outcomes, pregnancy-related deaths, and related health disparities, including such disparities associated with racial and ethnic minority populations.</li> <li>• Requires HHS to submit a report to Congress that describes the outcomes of activities supported by grants under this section on maternal and child health, including best practices and models of care utilized, obstacles identified, and strategies used by grantees to deliver care, improve maternal and child health, and reduce related health disparities.</li> <li>• Requires HHS to disseminate information on best practices and models of care used by grantees under this section to relevant stakeholders.</li> </ul>



**TITLE V: Improving the Exchange of Health Information**

<p>Sec. 501. Requirement to provide health claims, network, and cost information.</p>	<ul style="list-style-type: none"> <li>• Expands on the success of the Center for Medicare and Medicaid Services Blue Button Initiative by requiring commercial health insurers to make information available to patients through application programming interfaces, including:               <ul style="list-style-type: none"> <li>○ health insurance claims data;</li> <li>○ in-network practitioners; and</li> <li>○ expected out-of-pocket costs.</li> </ul> </li> <li>• To help patients pick the best health insurance plan for their family and then navigate that plan when they need care, this ensures that patients have full, electronic access to their own health information and information on what the patient would pay out of pocket for specific care.</li> <li>• Emphasizes that all existing privacy and security protections for patient health data under the Health Insurance Portability and Accountability Act (HIPAA) and state laws apply.</li> </ul>
<p>Sec. 502. Recognition of security practices.</p>	<ul style="list-style-type: none"> <li>• Incentivizes health care entities to adopt strong cybersecurity practices by encouraging the Secretary of Health and Human Services to consider entities' adoption of recognized cybersecurity practices when conducting audits or administering fines related to the Health Insurance Portability and Accountability Act (HIPAA) Security Rule.</li> </ul>
<p>Sec. 503. GAO study on the privacy and security risks of electronic transmission of individually identifiable health information to and from entities not covered by the Health Insurance Portability and Accountability Act.</p>	<ul style="list-style-type: none"> <li>• Requests a Government Accountability Office study to better understand existing gaps in privacy and security protections for health information as patients move their information to third parties, such as mobile applications, that are not covered by the Health Insurance Portability and Accountability Act (HIPAA) privacy and security rules. The study would identify potential opportunities for improving the privacy and security protections for that health information.</li> </ul>
<p>Sec. 504. Technical corrections.</p>	<ul style="list-style-type: none"> <li>• Clarifies the Department of Health and Human Services Office of the Inspector General's authority to investigate and enforce the information blocking provisions in the 21<sup>st</sup> Century Cures Act.</li> </ul>