

116TH CONGRESS
2D SESSION

S. 4506

To ensure coverage of pre-existing conditions under private health insurance,
and for other purposes.

IN THE SENATE OF THE UNITED STATES

AUGUST 6, 2020

Mr. GARDNER introduced the following bill; which was read twice and referred
to the Committee on Health, Education, Labor, and Pensions

A BILL

To ensure coverage of pre-existing conditions under private
health insurance, and for other purposes.

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

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Pre-Existing Condi-
5 tions Protection Act of 2020”.

6 **SEC. 2. PRE-EXISTING CONDITION PROTECTIONS.**

7 A group health plan and a health insurance issuer
8 offering group or individual health insurance coverage
9 may not impose any pre-existing condition exclusion with
10 respect to such plan or coverage, factor health status into

1 premiums or charges, exclude benefits relating to pre-ex-
2 isting conditions from coverage, or otherwise exclude bene-
3 fits, set limits, or increase charges based on any pre-exist-
4 ing condition or health status.

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