AMENDMENT TO H.R. 3350
OFFERED BY MS. JACKSON LEE OF TEXAS

Page 2, after line 3, insert the following new section
(and redesignate the succeeding section accordingly):

SEC. 2. FINDINGS.

Congress finds the following:

(1) Health Insurance companies are making de-
cisions based on their bottom line self interest and
have decided to terminate insurance plans that are
not profitable in the new highly competitive market
place for health insurance, or want to end insurance
for those who are ill and thereby increase their prof-
it margin by keeping only the healthy or marginally
healthy, while discarding the ill.

(2) Insurance companies make huge profits
when they take premiums and pay little to no bene-
fits.

(3) The plans offered by some insurance com-
panies called “health insurance”, in fact offered lit-
tle if any health care protection should people with
these policies become seriously ill or involved in an
accident that required hospitalization.
(4) Catastrophic health plans sold to Americans as insurance were not first dollar or even the first thousand dollar policies, some required the first $5,000 to $10,000 of health care costs to be paid by the holder of the insurance plan whose income was not sufficient to incur an expense of this magnitude.

(5) These plans did not provide many of the minimal benefits of the Affordable Care Act, such as ambulatory patient services, that provide treatment using advance medical devices or technology like an MRI X-ray.

(6) Emergency services were not covered even though emergency room visits could cost tens of thousands of dollars depending on the nature of the emergency.

(7) Hospitalization coverage was not included in most of these insurance policies.

(8) Maternity and newborn care was not covered nor was pediatric services so a that healthy birth did not mean that the newborn child would have a healthy childhood.

(9) Mental health, substance abuse disorder services, and behavioral health treatment were not covered by most of these insurance plans.
(10) Prescription drug benefits and necessary laboratory tests also were excluded under these insurance plans.

(11) Also excluded under these plans were preventive and wellness services and chronic disease management.

(12) Oral and vision care were not part of these plans, which meant that one tooth infection or change in eye sight could set someone back thousands of dollars if they wanted to get treatment.