

**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):

**1 SEC. 2. FINDINGS.**

2 Congress finds the following:

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

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

14 (3) The plans offered by some insurance com-  
15 panies called “health insurance”, in fact offered lit-  
16 tle if any health care protection should people with  
17 these policies become seriously ill or involved in an  
18 accident that required hospitalization.

1           (4) Catastrophic health plans sold to Americans  
2 as insurance were not first dollar or even the first  
3 thousand dollar policies, some required the first  
4 \$5,000 to \$10,000 of health care costs to be paid by  
5 the holder of the insurance plan whose income was  
6 not sufficient to incur an expense of this magnitude.

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

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

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

18           (8) Maternity and newborn care was not cov-  
19 ered nor was pediatric services so a that healthy  
20 birth did not mean that the newborn child would  
21 have a healthy childhood.

22           (9) Mental health, substance abuse disorder  
23 services, and behavioral health treatment were not  
24 covered by most of these insurance plans.

1           (10) Prescription drug benefits and necessary  
2           laboratory tests also were excluded under these in-  
3           surance plans.

4           (11) Also excluded under these plans were pre-  
5           ventive and wellness services and chronic disease  
6           management.

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

