



American Association of Oral and Maxillofacial Surgeons

Douglas W. Fain, DDS, MD, FACS
President

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February 16, 2017

The Honorable Bob Goodlatte
Chairman
House Judiciary Committee
2138 Rayburn HOB
Washington, DC 20515

The Honorable John Conyers, Jr.
Ranking Member
House Judiciary Committee
2138 Rayburn HOB
Washington, DC 20515

Dear Chairman Goodlatte & Ranking Member Conyers:

On behalf of the American Association of Oral and Maxillofacial Surgeons (AAOMS), I thank you for holding today's hearing on the "Competitive Health Insurance Reform Act of 2017" (H.R. 372). AAOMS is pleased to support this important legislation. Our organization believes that passage of the Competitive Health Insurance Reform Act is an important step toward increasing competition among health care insurers while providing additional protections to consumers.

The health insurance industry's exemption from federal antitrust laws, as provided by the McCarran Ferguson Act in 1945, has helped produce a largely anticompetitive health insurance market in an otherwise competitive economy where almost all other industries are subject to antitrust guidelines. We believe if health insurance companies were required to follow all federal antitrust laws there would very likely be an increase in the number of health plans competing aggressively for purchasers, which would result in policies with lower premiums and more robust benefits.

As oral and maxillofacial surgeons, we think it is essential that consumers enjoy access to the innovative treatments and procedures available in the healthcare marketplace; just as they do in any environment that competes for their business. To this point, AAOMS would ask the Committee to pay particular attention to the inclusive language noted in H.R. 372's definition of "the business of health insurance," as it is the only antitrust-related legislation in Congress that specifies dental insurers as health insurance companies.

AAOMS strongly endorses the Competitive Health Insurance Reform Act of 2017 Act and thanks you for bringing this issue the attention it deserves. We urge the Committee to move forward with a markup of this important legislation. If we can be of assistance to you in any way, please contact Ms. Jeanne Tuerk at the AAOMS Governmental Affairs Department at 800/822-6637 ext. 4321 or jtuerk@aaoms.org.

Sincerely,

Douglas W. Fain, DDS, MD, FACS
President