



**American Association of Oral and Maxillofacial Surgeons**

William J. Nelson, DDS  
*President*

Robert C. Rinaldi, PhD, CAE  
*Executive Director*

June 4, 2015

The Honorable Paul Gosar, DDS  
US House of Representatives  
504 Cannon House Office Building  
Washington, DC 20515

Dear Congressman Gosar:

On behalf of the American Association of Oral and Maxillofacial Surgeons (AAOMS), I would like to reaffirm our support for reforming antitrust guidelines in the health insurance marketplace. The AAOMS stands behind your introduction of the “Competitive Health Insurance Reform Act” (HR 494), which would restore the application of Federal antitrust laws to the business of health insurance. We particularly appreciate the inclusive language in HR 494, as its definition of “the business of health insurance” explicitly includes dental insurers as health insurance companies.

As you are aware, the health insurance industry’s exemption from federal antitrust laws, as provided by the McCarran Ferguson Act in 1945, has produced a largely anticompetitive health insurance market in an otherwise competitive economy where all other industries are subject to antitrust guidelines. If health insurance companies were governed by federal antitrust laws there would very likely be an increase in health plans competing more aggressively for purchasers, which would result in policies with lower premiums yet robust benefits. As oral and maxillofacial surgeons, we believe 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. Ultimately, there is no substantive basis for exempting the insurance industry from similar antitrust laws.

Passage of the “Competitive Health Insurance Reform Act” would help increase competition in the health insurance arena, which is why the AAOMS endorses this measure. If we can be of any assistance to you or your staff in advancing HR 494 through the legislative process, please contact Mr. Adam Brenman of the AAOMS Governmental Affairs Department at 847/678-6200 or [abrenman@aaoms.org](mailto:abrenman@aaoms.org).

Sincerely,

A handwritten signature in black ink that reads "W. Nelson DDS". The signature is written in a cursive, flowing style.

William J. Nelson, DDS  
President