

The Honorable Nancy Pelosi
Speaker
U.S. House of Representatives
H-232 United States Capitol
Washington, DC 20515

The Honorable Kevin McCarthy
Minority Leader
U.S. House of Representatives
H-204 United States Capitol
Washington, DC 20515

Dear Speaker Pelosi and Minority Leader McCarthy,

On behalf of the members of our collective organizations, we would like to express our support for H.R. 1418, the “Competitive Health Insurance Reform Act.”

H.R. 1418 would repeal the McCarran-Ferguson Act’s antitrust exemption for health insurance companies. This would empower the Federal Trade Commission and U.S. Department of Justice to enforce the full range of federal antitrust laws against health insurance companies engaged in anticompetitive conduct. When health insurance companies are permitted to disregard antitrust principles, prices for patients can go up, coverage can go down, and reimbursements rates don’t always keep up with costs.

This bipartisan bill is narrowly drawn to apply only to the business of health insurance and would not affect the business of life insurance, property or casualty insurance, or many similar insurance areas.

Passage of H.R. 1418 would help interject more competition into the insurance marketplace by authorizing greater federal antitrust enforcement in instances where state regulators do not act. When competition is not robust, consumers are more likely to face higher prices and less likely to benefit from innovation and variety in the marketplace.

On behalf of our members and their patients, we would like express our strong support for this important legislation. Please contact Mr. Chris Tampio at (202) 789-5178 or tampioc@ada.org with any questions.

Sincerely,

American Dental Association
American Student Dental Association
Academy of General Dentistry
American Association of Women Dentists
American Academy of Pediatric Dentists
American Academy of Oral & Maxillofacial Pathology
American Association of Oral and Maxillofacial Surgeons
American Optometric Association
American College of Surgeons
American Association of Endodontists
American Academy of Periodontology
American Academy of Neurology
American Association of Orthopaedic Surgeons
National Community Pharmacists Association

American Dental Education Association
American Association of Orthodontists
American Association of Neurological
Surgeons
Congress of Neurological Surgeons
American College of Emergency Physicians