The Honorable Mitch McConnell Majority Leader U.S. Senate S-230 United States Capitol Washington, DC 20510 The Honorable Chuck Schumer Minority Leader U.S. Senate S-221 United States Capitol Washington, DC 20510

Dear Majority Leader McConnell and Minority Leader Schumer,

On behalf of the members of our collective organizations, we would like to express our support for S. 350, the "Competitive Health Insurance Reform Act."

S. 350 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 S. 350 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