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January 17, 2017

The Honorable Orrin Hatch
Chair
Senate Finance Committee
104 Hart Office Building
Washington, D.C., 20510

The Honorable Ron Wyden
Ranking Member
Senate Finance Committee
221 Dirksen Senate Office Bldg.
Washington, DC 20510

The Honorable Lamar Alexander
Chair
Senate Health, Education, Labor
& Pensions Committee
455 Dirksen Senate Office Building
Washington, D.C. 20510

The Honorable Patty Murray
Ranking Member
Senate Health, Education, Labor
& Pensions Committee
154 Russell Senate Office Building
Washington, DC 20510

Dear Chairman Hatch, Chairman Alexander, Ranking Member Wyden, and Ranking Member Murray:

On behalf of the National Conference of Insurance Legislators (NCOIL), I write to you expressing NCOIL's commitment to working with Congress in the months to come when considering changes to the Affordable Care Act (ACA).

NCOIL is a legislative organization comprised principally of legislators serving on State insurance and financial institutions committees around the nation. NCOIL writes Model Laws in insurance, works to both preserve the State jurisdiction over insurance as established by the McCarran-Ferguson Act seventy years ago and to serve as an educational forum for public policy makers and interested parties. Founded in 1969, NCOIL works to assert the prerogative of legislators in making state policy when it comes to insurance and educate state legislators on current and perennial insurance issues.

As you know, State legislators played a vital role in the development and implementation of the ACA. Since that time, State legislators have been in the unique and important position to have seen what aspects of the ACA worked, and what aspects did not. It is therefore critical that Congress communicate with NCOIL when considering any legislative actions surrounding the ACA in order to ensure that such actions recognize the

uniqueness of health insurance and healthcare from State-to-State. State legislators are willing and able to inform Congress of the specific needs of their States' individual markets – markets which vary in local and regional aspects. NCOIL is committed to working with Congress and all other interested parties to deliberately and thoughtfully take a bi-partisan approach towards improving the overall U.S. healthcare system.

Enclosed you will find two (2) letters I wrote to the U.S. Department of Health and Human Services (HHS) when I was Commissioner of the New Jersey Department of Banking and Insurance that dealt with certain issues surrounding the ACA. It is important to note that I wrote those letters in my individual capacity as a State Insurance Commissioner rather than as a member of the National Association of Insurance Commissioners (NAIC) because of the time it would have taken for the NAIC to coalesce around a position concerning those issues. NCOIL, on the other hand, can provide effective and important feedback in an efficient manner on critical issues such as the future of the ACA.

Accordingly, I invite Congress to have frequent and robust discussions with NCOIL as we are an accomplished group of bi-partisan, solutions-oriented legislators from around the country who are ready to help Congress face the difficult tasks before it.

With appreciation for your consideration and kind regards, I am,

Very truly yours,



Thomas B. Considine

CC:

The Honorable Mitch McConnell
Majority Leader
United States Senate
317 Russell Senate Office Building
Washington D.C. 20510

The Honorable Chuck Schumer
Minority Leader
United States Senate
322 Hart Senate Office Building
Washington D.C. 20510

The Honorable John Cornyn
Majority Whip
United States Senate
517 Hart Senate Office Building
Washington D.C. 20510

The Honorable Dick Durbin
Minority Whip
United States Senate
711 Hart Senate Office Building
Washington D.C. 20510