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January 17, 2017

The Honorable Kevin Brady  
Chair  
House Ways and Means Committee  
1011 Longworth House Office Building  
Washington, DC 20515

The Honorable Richard Neal  
Ranking Member  
House Ways and Means Committee  
341 Cannon House Office Building  
Washington, DC 20515

The Honorable Greg Walden  
Chair  
House Energy and Commerce Committee  
2185 Rayburn House Office Building  
Washington, DC 20515

The Honorable Frank Pallone, Jr.  
Ranking Member  
House Energy and Commerce Committee  
237 Cannon House Office Building  
Washington, DC 20515

Dear Chairman Brady, Chairman Walden, Ranking Member Neal, and Ranking Member Pallone:

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.

I am enclosing 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 capacity as one 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 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 it is comprised of a bi-partisan group of accomplished, 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 Paul Ryan  
Speaker  
U.S. House of Representatives  
H-232, The Capitol  
Washington D.C. 20515

The Honorable Kevin McCarthy  
Majority Leader  
U.S. House of Representatives  
H-107, The Capitol  
Washington D.C. 20515

The Honorable Nancy Pelosi  
Minority Leader  
U.S. House of Representatives  
H-204, The Capitol  
Washington D.C. 20515

The Honorable Steve Scalise  
Majority Whip  
U.S. House of Representatives  
H-329, The Capitol  
Washington D.C. 20515

The Honorable Steny Hoyer  
Minority Whip  
U.S. House of Representatives  
H-148, The Capitol  
Washington D.C. 20515