

March 17, 2017

The Honorable Paul Ryan
Speaker
U.S. House of Representatives
H-232 The Capitol
Washington, DC 20515

The Honorable Nancy Pelosi
Democratic Leader
U.S. House of Representatives
H-204 The Capitol
Washington, DC 20515

Dear Mr. Speaker and Madam Leader:

As the nation's oldest and largest dental professional organization, representing over 161,000 members, the American Dental Association (ADA) strongly urges members of the U. S. House of Representatives to vote for H.R. 372, "The Competitive Health Insurance Reform Act," which is expected to reach the floor during the week of March 20-24.

H.R. 372 would amend the McCarran-Ferguson Act of 1945 with language authorizing the Federal Trade Commission and the Justice Department to enforce federal antitrust laws against health insurance companies engaged in anticompetitive conduct. It would not interfere with the states' ability to maintain and enforce their own insurance regulations, antitrust statutes, and consumer protection laws. Because states vary in their enforcement efforts, the impact of H.R. 372 on health insurance companies would differ from state to state. This is no different from the situation faced by other businesses.

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

Passage of H. R. 372 would help interject more competition into the insurance marketplace by authorizing greater federal antitrust enforcement in instances where state regulators fail to 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.

Please contact Ms. Mindi Walker at (202) 898-2404 or walkerm@ada.org with any questions.

Sincerely,

/s/

Gary Roberts, D.D.S.
President

/s/

Kathleen T. O'Loughlin, D.M.D., M.P.H.
Executive Director

GR:KO:mw