

July 16, 2017

The Honorable Lamar Alexander
Chairman
Senate Committee on Health, Education,
Labor, and Pensions
835 Dirksen Senate Office Building
U.S. Senate
Washington, DC 20510

The Honorable Patty Murray
Ranking Member
Senate Committee on Health, Education,
Labor, and Pensions
648 Dirksen Senate Office Building
U.S. Senate
Washington, DC 20510

Dear Chairman Alexander and Ranking Member Murray:

As the nation's oldest and largest dental professional organization, representing over 161,000 members, the American Dental Association (ADA) applauds the Committee's current series of hearings intended to explore issues that are contributing to the high cost of health care. As the Committee continues to hold these hearings, the ADA urges you to consider a partial repeal of the McCarran-Ferguson Act as one of the policy ideas that could help to lower the cost of health care.

The ADA supports amending the McCarran-Ferguson Act of 1945 to authorize 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, or consumer protection laws.

The ADA supports a partial repeal of McCarran-Ferguson that would apply only to the business of health insurance, including dental insurance. Last year the House passed a bill, H.R. 372, which would accomplish this repeal. It passed with robust bipartisan support and an overwhelming majority vote of 416-7.

This partial repeal would help inject 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. Megan Mortimer at (202) 898-2404 or mortimerm@ada.org with any questions.

Sincerely,

/s/

Joseph P. Crowley, D.D.S.
President

/s/

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

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