

PAUL A. GOSAR, D.D.S.
FOURTH DISTRICT, ARIZONA

504 CANNON HOUSE OFFICE BUILDING
WASHINGTON, D.C. 20515
(202) 225-2315

122 N. CORTEZ STREET, SUITE #104
PRESCOTT, AZ 86301
(928) 445-1683

6499 SOUTH KINGS RANCH ROAD, SUITE 4
GOLD CANYON, AZ 85118
(480) 882-2697

220 N. 4TH STREET
KINGMAN, AZ 86401
(928) 445-1683

ONE CITY PLAZA, SUITE #161
YUMA, AZ 85364
(480) 882-2697

WWW.GOSAR.HOUSE.GOV



Congress of the United States
House of Representatives
Washington, DC 20515-0301

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The Honorable Bob Goodlatte
Chairman
House Judiciary Committee
2138 Rayburn House Office Building
Washington, DC 20515

September 15, 2016

Dear Chairman Goodlatte:

Thank you for your recent attention to H.R. 494, the Competitive Health Insurance Reform Act, legislation which would bring health insurance companies into line with the rest of the American business community by eliminating the special treatment granted to them more than 70 years ago with passage of the McCarran-Ferguson law. As you know, I believe there is a direct link between the McCarran Ferguson antitrust exemption and the lack of competition in insurance markets.

Giving the Federal Trade Commission and the Department of Justice the tools to fully enforce federal antitrust laws against anticompetitive practices in the health insurance market, while not interfering with the ability of states to enforce their own laws and regulations, would significantly bolster competition and increase efficiency in the marketplace.

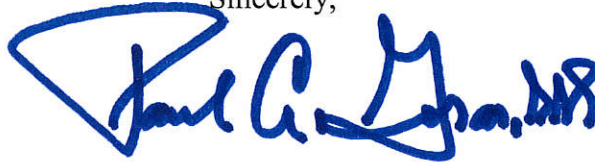
Recently, I was heartened to see that Speaker Ryan's Health Care Task Force Report, released in June, included a recommendation for a GAO study to examine the advantages and disadvantages of lifting the McCarran-Ferguson exemption.

Specifically, the task force suggested that the study should "examine potential consumer impact, market consolidation, and effects on health insurance premiums." The report went on to say that such a study "should also review state antitrust regulation regarding health insurance."

While I will continue working to build additional support for this legislation, I'm hopeful that you will consider requesting such a study as a first step in your committee's examination of this issue.

Mr. Chairman, I truly appreciate you and your staff's time and attention to this subject, and I look forward to continuing to work with you on this very important issue.

Sincerely,

A handwritten signature in blue ink, reading "Paul A. Gosar, D.D.S.", with a large, stylized initial "P" on the left.

Paul A. Gosar, D.D.S.
Member of Congress