

December 15, 2017

The Honorable Lamar Alexander
Chair
Health, Education, Labor, and Pensions Committee
United States Senate
Washington, DC 20510

The Honorable Patty Murray
Ranking Member
Health, Education, Labor, and Pensions Committee
United States Senate
Washington, DC 20510

The Honorable Susan Collins
United States Senate
Washington, DC 20510

The Honorable Bill Nelson
United States Senate
Washington, DC 20510

Dear Chairman Alexander, Ranking Member Murray, Senator Collins and Senator Nelson:

On behalf of the members of the National Association of Insurance Commissioners (NAIC) we write to express our support for your efforts to help stabilize the individual health insurance markets across the country, which reflect key policy ideas the NAIC has been recommending for some time.

As the NAIC and individual commissioners testified before the Senate HELP Committee and the NAIC wrote in letters to Senate leadership, the individual markets in many states continue to be unstable due to uncertainty in federal funding and the risk of the pool. Providing reliable federal funding to reimburse health insurance carriers for the Cost-Sharing Reduction (CSR) program assistance they give to low-income consumers and grants for states to establish invisible high risk pools or reinsurance programs would reduce premium increases as much as 20% and could encourage some carriers to stay in the market. Such funding is not a "bailout for insurers" as some have argued, but rather goes directly to improving the availability and affordability of health insurance for our most financially vulnerable consumers.

We strongly support your plan to fully fund this program in 2017, 2019 and 2020 and to create a grant program to help states apply for Section 1332 waivers that include programs to cover higher claims. We also support the revisions to the Section 1332 waiver process that will reduce administrative obstacles to state waiver requests and provide greater flexibility to states to meet the needs of their consumers and stabilize their markets. More can be done to improve access and affordability to health insurance, but taken together these measures are an important first step.

Thank you for your leadership, and we look forward to continuing to work with Congress and the Administration on these and other issues.

Respectfully,



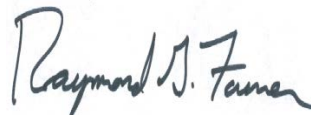
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