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NCOIL TO CONGRESS: DON'T IGNORE STATE CONSUMER PROTECTIONS, RAISE HEALTHCARE COSTS

Troy, NY, December 1, 2009— In a letter sent yesterday to U.S. House Speaker Nancy Pelosi and Senate Majority Leader Harry Reid, the National Conference of Insurance Legislators (NCOIL) reminded Congress of key consumer protections afforded by the states, cautioned against consumers paying more for quality healthcare, and stressed that states are appropriate venues for reform.

The letter—which transmitted a set of NCOIL principles for healthcare reform, adopted by the NCOIL Executive Committee on November 22—said that “legislators—on the front lines and in the trenches in the states—share your concerns over rising healthcare costs. We, too, want affordable coverage and quality healthcare for our constituents. And we strongly believe that reform should not increase the cost of healthcare for consumers.”

The letter, signed by presiding NCOIL President Sen. James Seward (NY) added, “As state and federal lawmakers, we have common goals—those of consumer protection and a health insurance marketplace that expands the number of Americans with coverage. NCOIL believes that states, acting as ‘laboratories of democracy,’ can provide the way to achieve such goals.”

As well as supporting state consumer protections and affordable care, the principles encourage study of the impacts that proposed federal reforms would have on other lines of insurance, such as automobile and workers’ compensation; question the federal government’s track record on health insurance reform; and encourage greater cooperation and coordination to combat fraud.

The principles reiterate long-standing NCOIL opposition to 1) any federal preemption of state regulatory authority and consumer protections, 2) repeal of the insurance antitrust exemption under the McCarran-Ferguson Act of 1945, and 3) federally directed interstate health insurance sales. The principles do support states’ ability to enter freely into interstate compacts with neighboring states.

The principles stress that meaningful reform should not increase healthcare costs or impose unfunded federal mandates on the states—such as through proposed Medicaid expansions. Instead, the principles say, federal funds should promote innovative state reforms.

The Executive Committee adopted the healthcare principles during the November 18 through 22 NCOIL Annual Meeting in New Orleans.

Also in New Orleans, the Executive Committee unanimously adopted a proposed *Resolution Supporting the Role of Insurance Agents and Brokers in the Healthcare System*, sponsored by Rep. Ron Crimm (KY). The resolution recognizes the important educational and advocacy roles of agents and brokers and urges Congress to retain their right, under any federal reforms, to enroll consumers in any health insurance plans.

NCOIL is an organization of state legislators whose main area of public policy interest is insurance legislation and regulation. Most legislators active in NCOIL either chair or are members of the committees responsible for insurance legislation in their respective state houses across the country. More information is available at www.ncoil.org.

For further details, please contact the NCOIL National Office at 518-687-0178.

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