

November 30, 2009

The Honorable Harry Reid  
Majority Leader of the U.S. Senate  
522 Hart Senate Office Building  
Washington, DC, 20510

The Honorable Nancy Pelosi  
Speaker of the U.S. House of Representatives  
235 Cannon House Office Building  
Washington, DC, 20515

Dear Majority Leader Reid and Speaker Pelosi:

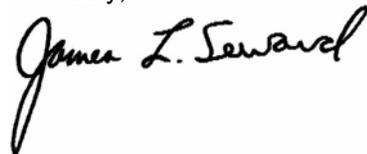
As immediate Past President of the National Conference of Insurance Legislators (NCOIL), I am writing to provide a state perspective on your ongoing healthcare policy debates. Legislators—on the front lines and in the trenches in the states—share your concerns over rising healthcare costs. We, too, want affordable coverage and quality healthcare for our constituents. And we strongly believe that reform should not increase the cost of healthcare for consumers.

As state and federal lawmakers, we have common goals—those of consumer protection and a healthy insurance marketplace that expands the number of Americans with coverage. NCOIL believes that the states, acting as “laboratories of democracy,” can provide the way to achieve such goals. Indeed, as recently as the 110<sup>th</sup> Congress, we expressed support for federal funding to state insurance reform programs via the bipartisan *Health Partnership Act*.

NCOIL rejects any attempt to repeal the insurance antitrust exemption under the *McCarran-Ferguson Act of 1945*. We believe that any such proposal misinterprets state antitrust enforcement and would take away a vital tool that allows insurers to share information for the benefit—not the detriment—of consumers.

I have attached a list of *NCOIL Principles on Healthcare Reform*, adopted by the NCOIL Executive Committee on November 22, 2009, for your reference and would welcome an opportunity for future discussion. Of course, NCOIL legislators will continue to engage our respective Congressional delegations regarding healthcare reform.

Sincerely,



Senator James Seward (NY)  
Immediate NCOIL Past President

cc: Executive Office of the President of the United States  
Members of Congress  
NCOIL Legislators  
National Conference of State Legislatures (NCSL)  
Council of State Governments (CSG)  
National Association of Insurance Commissioners (NAIC)