



March 19, 2019

Support the Competitive Health Insurance Reform Act, S. 350 and H.R. 1418

On behalf of FreedomWorks' activist community, I urge you to contact your senators and ask them to cosponsor the Competitive Health Insurance Reform Act, S. 350 and H.R. 1418. Introduced by Sens. Steve Daines (R-Mont.) and Patrick Leahy (D-Vt.) and Reps. Peter DeFazio (D-Ore.) and Paul Gosar (R-Ariz.), the Competitive Health Insurance Reform Act would help lower the cost of health insurance coverage for Americans by eliminating the antitrust exemption that the health insurance industry currently has under the McCarran-Ferguson Act of 1945.

While intended to allow new insurance companies to set sustainable premiums, over 70 years later, we have seen that this special carveout has created an entirely non-transparent and anti-competitive health insurance market. This weighs heavily on consumers' wallets and more importantly on their health.

As Sen. Daines said in his press release, "For far too long, health insurance companies have gotten away with taking advantage of consumers and charging them outrageous prices for their health care. It's time we look into these companies practices by demanding transparency in order to hold them accountable."

The key to healthcare freedom and a reformed system is encouraging competition and free markets at every turn, and removing this exemption -- and stopping the government from choosing winners and losers -- would take a much-needed step down this road.

Furthermore, this legislation has a long history of broad bipartisan support. It passed the Democratic-led House in the 111th Congress by a vote of 406-19, the Republican-led House in the 112th Congress by voice, and most recently passed the Republican-led House in the 115th Congress by a vote of 416-7.

However, as has unfortunately become routine but is no longer surprising, the Senate remains the chamber where good legislation goes to die. The Competitive Health Insurance Reform Act has been no exception to this. Congress should reverse this trend in the 116th Congress and see this bill signed into law for the good of all consumers. For these reasons, I urge you to contact your senators and ask them to cosponsor the Competitive Health Insurance Reform Act, S. 350 and H.R. 1418.

Sincerely,

A handwritten signature in black ink, appearing to read 'A. Brandon', with a stylized, flowing script.

Adam Brandon
President, FreedomWorks