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ONE HUNDRED THIRTEENTH CONGRESS

Congress of the United States

House of Representatives

COMMITTEE ON ENERGY AND COMMERCE

2125 RAYBURN HOUSE OFFICE BUILDING
WASHINGTON, DC 20515–6115
Majority (202) 225–2927
Minority (202) 225–3641

June 6, 2013

Mr. Topher Spiro
Vice President, Health Policy
Center for American Progress
1333 H Street, N.W., 10th Floor
Washington, D.C. 20005

Dear Mr. Spiro:

Thank you for appearing before the Subcommittee on Oversight and Investigations on Monday, May 20, 2013, to testify at the hearing entitled "Health Insurance Premiums Under the Patient Protection and Affordable Care Act."

Pursuant to the Rules of the Committee on Energy and Commerce, the hearing record remains open for ten business days to permit Members to submit additional questions for the record, which are attached. The format of your responses to these questions should be as follows: (1) the name of the Member whose question you are addressing, (2) the complete text of the question you are addressing in bold, and (3) your answer to that question in plain text.

To facilitate the printing of the hearing record, please respond to these questions by the close of business on Thursday, June 20, 2013. Your responses should be e-mailed to the Legislative Clerk in Word format at brittany.havens@mail.house.gov and mailed to Brittany Havens, Legislative Clerk, Committee on Energy and Commerce, 2125 Rayburn House Office Building, Washington, D.C. 20515.

Thank you again for your time and effort preparing and delivering testimony before the Subcommittee.

Sincerely,

Tim Murphy
Chairman
Subcommittee on Oversight and Investigations

cc: Diana DeGette, Ranking Member, Subcommittee on Oversight and Investigations

Attachment

Attachment-Additional Questions for the Record

The Honorable Marsha Blackburn

1. I am told that a recently published ACA market reform rule will significantly impact the ability of a farmer cooperative program to remain in its own separate risk pool, and will require these farmers to be included as part of a statewide individual or small group pool. Today, over 40,000 farmers, their family members, and employees across 37 states are able to purchase coverage through a farmer-owner program that pools the risks of just its own members. Premium costs for coverage within this farmer cooperative program have been very stable over the past several years and are commonly below the cost of coverage for similar or lesser coverages available in local individual or small group markets. This insurance program is farmer owned and driven to provide for their special health insurance needs. My concern is that if these farmers are no longer able to maintain their own separate risk pool, isn't it very possible that their premiums will increase due to the possibility that the statewide risk pool could prove less stable, and more risky, than their well established, present-day farmer coop pool?

The Honorable G.K. Butterfield

1. Will consumers in eastern North Carolina get better value from their insurance premiums under the Affordable Care Act?

2. Can you describe how tax credits can help a young and healthy male from Warrenton, North Carolina reduce the amount he pays for health insurance?

3. Can you provide additional examples of insurers lowering premiums through increased competition in the Individual Exchanges?