



**BlueCross BlueShield
Association**

An Association of Independent
Blue Cross and Blue Shield Plans

March 4, 2019

The Honorable Anna Eshoo
Chairwoman
Committee on Energy and Commerce Subcommittee on Health
United States House of Representatives
Washington, DC 20515

The Honorable Michael Burgess
Ranking Member
Committee on Energy and Commerce Subcommittee on Health
United States House of Representatives
Washington, DC 20515

Dear Chairwoman Eshoo and Ranking Member Burgess:

As the House Energy and Commerce Subcommittee on Health prepares for its upcoming hearing, “Strengthening Our Health Care System: Legislation to Lower Consumer Costs and Expand Access,” the Blue Cross Blue Shield Association (BCBSA) would like to commend your leadership in considering three important proposals to reduce premiums and improve access to coverage and care for millions of Americans.

BCBSA represents the 36 independent, community-based and locally operated Blue Cross and Blue Shield companies nationwide offering coverage to more than one in three Americans. We have long advocated for policies to strengthen the individual market in order to help individuals and families obtain the medical care they need at an affordable price. We support the legislation being considered during the hearing – “The State Health Care Premium Reduction Act,” “The State Allowance for a Variety of Exchanges (SAVE) Act” and “The Expand Navigators’ Resources for Outreach, Learning, and Longevity (ENROLL) Act of 2019” – as much-needed steps toward this critical goal.

These proposals – establishing a permanent funding mechanism to help cover the medical costs for those with pre-existing conditions; enabling more state-based exchanges since states are best positioned to regulate insurance; and providing enhanced funding for enrollment education and outreach – align closely with the objectives of BCBSA’s policy proposal, “Reducing Individual Market Premiums to Expand Access to Coverage and Care.” The provisions in our proposal offer an updated approach to many ideas included in earlier legislation considered by Democratic and Republican lawmakers in previous sessions of Congress. The proposal is attached for your reference.

If the BCBSA proposal was fully implemented, actuarial firm Oliver Wyman estimates that the national average premium in the individual market would drop by about 33 percent, and an additional 4.2 million people would be able to obtain coverage in the ACA market. If only the reinsurance and enrollment education and outreach provisions were adopted, the national average premium would fall by about 20 percent.

Again, we are pleased to offer our support for the Subcommittee's efforts to lower consumer costs and expand access. We look forward to working with you to advance sensible policies to build on our current system in order to continue protecting people with pre-existing medical conditions while reducing premiums and improving access to coverage and care.

Sincerely,

A handwritten signature in black ink that reads "Justine Handelman". The signature is written in a cursive style with a long, sweeping underline.

Justine Handelman
Senior Vice President
Office of Policy & Representation