



February 8, 2020

The Honorable Frank Pallone, Jr.  
Chairman  
House Committee on Energy and Commerce  
2125 Rayburn House Office Building  
Washington, DC 20515

The Honorable Greg Walden  
Ranking Member  
House Committee on Energy and Commerce  
2185 Rayburn House Office Building  
Washington, DC 20515

Dear Chairman Pallone and Ranking Member Walden

On behalf of the membership of the National Association of Insurance Commissioners (NAIC), I am pleased to meet with you and your staff today. Thank you for the opportunity to discuss the issues that are important to our members and the industry.

The legislation your committee advanced, as well as the compromise you negotiated, will allow the payment amount for out-of-network services to be set under state law when a state prohibition on balance billing applies to an item or service. We appreciate that the legislation allows states to make adjustments in the future through state law should they determine that the federal solution is not the optimal one for their state. We appreciate that the legislation applies federal policy where it is needed for ERISA plans and others not covered by state regulation.



