

all health insurance issuers and other payers to report claims data to a new national database. We urge Congress to go further, as well, and include language that permits states to require reporting to their own claims databases.

The discussion draft of the *Lower Health Care Costs Act* represents a serious effort by lawmakers of both parties to address pressing problems in health care. It has the potential to add needed federal protections to the state laws already in effect to prevent consumers from being hit with unexpected out-of-network charges. With the improvements outlined above, NAIC members believe the legislation would be a significant step forward in making health insurance and health care more fair and more predictable for millions of consumers. We look forward to continuing to work with the HELP Committee and other members of Congress to enact this important legislation.

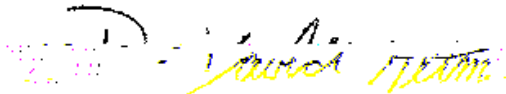
Sincerely,



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