

January 24, 2017

The Honorable Greg Walden, Chair Energy and Commerce Committee U.S. House of Representatives Washington, DC

The Honorable Frank Pallone, Ranking Member Energy and Commerce Committee U.S. House of Representatives Washington, DC The Honorable Kevin Brady, Chair Ways and Means Committee U.S.House of Representatives Washington, DC

The Honorable Richard Neal, Ranking Member Ways and Means Committee U.S. House of Representatives Washington, DC

Dear Chairmen Walden and Brady and Ranking Members Pallone and Neal:

We write today on behalf of the National Association of Insurance Commissioners (NAIC). As an organization meet the needs of consumers and is unsustainable. However, in some other srobust with increased enrollment and premiums have stabilized. Insurance ferent experiences around the country reinforce the need for increased state

states have differed, all state regulators are concerned that things could be worse inistrative actions at the federal level are not carefully considered. Over the past has fallen in all states and th-Elect Pence, "With over 145 years of experience, the NAIC and state insurance executing any changes to the ACA to ensure access to markletshe six years since passage of the ACA, we state markets, and we have affired texpertise and tration and Congress wrestle with the segmentary."

stakeholders the opportunity to provide input and laws and regulations that have been the standard for d by Congress to develop the Health Insurance adopted models on key issues such as grace periods, onsumer protections etwork adequacy. In ety of health insurance regulation issues and on options