

May 11, 2023

The Honorable Patty Murray  
Chair  
Senate Committee on Appropriations  
Room S-128, The Capitol  
Washington, D.C. 20510

The Honorable Susan Collins  
Vice Chair  
Senate Committee on Appropriations  
413 Dirksen Senate Office Building  
Washington, DC 20510

The Honorable Kay Granger  
Chairwoman  
House Committee on Appropriations  
Room H-307, The Capitol  
Washington, DC 20515

The Honorable Rosa DeLauro  
Ranking Member  
House Committee on Appropriations  
2413 Rayburn House Office Building  
Washington, DC 20515

Dear Chair Murray, Vice Chair Collins, Chairwoman Granger, and Ranking Member DeLauro:

On behalf of the membership of the National Association of Insurance Commissioners (NAIC) we write to you on two important appropriations priorities – both of which will make health insurance work better for consumers nationwide. One will aid seniors and the other will help individuals who use mental health or addiction treatment services. We urge you to fully fund State Health Insurance Assistance Programs (SHIPs) and grants to states for enforcement of the Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA).

As we have in past years, we ask Congress to assure that SHIP funding keeps pace with the needs of seniors nationwide in a complex marketplace for health plans. The primary goal of SHIPs is to advise, educate and empower individuals to navigate Medicare, Medicaid, Medigap and long-term care insurance and to help beneficiaries make choices that best meet their needs from the vast array of available options. SHIP assisters are well trained and are able to address consumer questions and complaints quickly and effectively.

The nation's state insurance regulators recognize the valuable role that SHIPs have played in helping America's seniors, people with disabilities, and their families through consumer education. The NAIC thanks Appropriators for the past support that has allowed SHIPs to continue their important work.

Congress authorized grants to states for enforcement of federal mental health parity laws just last year through section 1331 of the Consolidated Appropriations Act (CAA) of 2023. We ask these grants be fully funded at no less than \$10 million for fiscal year 2024.

Because of the way Congress structured the Mental Health Parity and Addition Equity Act (MHPAEA

evidentiary standards. States have worked hard to develop their capacity to conduct reviews under this federal law, but more resources are needed. Grants authorized by the CAA would allow many states to enhance their enforcement and hold more plans accountable for the MHPAEA standards. With record numbers of Americans seeking mental health services and an ongoing epidemic of addiction, the time is right to make sure health insurers are