

Dear Friend:

Thank you for contacting me about S. 1955, the "Health Insurance Marketplace Modernization and Affordability Act," which was introduced by Senators Mike Enzi (R-WY) and Ben Nelson (D-NE). I always appreciate hearing from my constituents.

It is clear that we are facing a health care crisis in the United States. Over 45 million Americans are uninsured, and many of those families who do have insurance find it inadequate to meet their health care needs.

I am concerned about S. 1955 because I believe it will do more harm than good. I support the idea of small businesses coming together in order to attain affordable health insurance, but I also believe that it is also important to maintain consumer protections afforded by State regulation. The New Jersey Department of Banking and Insurance (DOBI) opposes this bill, as well, due to concerns that the rating mechanism set forth in the bill will destroy New Jersey's small employer group insurance market and allow insurers to charge much higher premiums to those who are older or sicker. Dramatic rate increases would drive these individuals from the insured market, leaving them without adequate health coverage. I cannot support legislation that harms our most vulnerable populations.

I am pleased to inform you that I am an original cosponsor of S. 2382, the "Small Employers Health Benefits Program Act." This legislation would allow small businesses across America to pool their risk and purchasing power in order to expand their access to affordable health insurance for employees. The Office of Personnel Management (OPM) would manage the competitive bidding process and be authorized to administer the program through regional administrative bodies that would bid for contracts on a competitive basis. OPM would require plans to limit enrollees' annual out-of-pocket expenses, include patient consumer protections, and cover mental and physical health care. I hope the Senate will soon have the opportunity to vote on this bill.

Again, thank you for your comments.

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