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Congress of the United States

House of Representatives

Washington, DC 20515-3809

June 10, 2016

Commissioner Teresa D. Miller
Insurance Department
Commonwealth of Pennsylvania
1326 Strawberry Square, 13th Floor
Harrisburg, Pennsylvania 17120

Dear Commissioner Miller,

We write today to express concern over proposed premium increases to the Pennsylvania health insurance marketplace for the 2017 calendar year.

As you know, last year saw significant premium increases and policy cancellations throughout the Commonwealth. Thousands of Pennsylvanians were given fewer choices, and were forced to pay more for health insurance plans that they did not want. Unfortunately, due to the large financial losses incurred by many insurers in the marketplace, they have again requested increases in premiums, with some as high as between 41% to 48%. On average, the proposed increases represent a 23.6% hike for individual plans, and 7.9% for small group plans.

We are seeing the same trend throughout the country, as major health insurers such as United Health and Humana have announced that they plan to pull out of exchanges in dozens of states or reduce the number of options on the marketplace, including in Pennsylvania. A direct result of the President's health law is that it has led to consolidation and less consumer choice in the health insurance market. Insurers are burdened by top-down, one size fits all requirements from the federal government, and are not able to offer as many options for consumers. Often, individuals and families are forced to choose a plan that does not meet their individual needs, both in terms of the cost of the premium, what is covered by the plan, and how high the deductible is.

We, the undersigned, are sending you this letter to express our concern with the proposed premium increases. At a time when individuals, families and businesses are struggling, they can ill afford to be hit with fewer and costlier choices in the health insurance marketplace.

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We are concerned if the marketplace is not stabilized, premium increases of this magnitude will continue and more insurers will be forced to leave the market. We hope that you will take these concerns into consideration going forward.

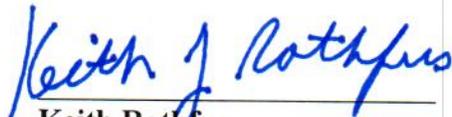
Sincerely,



Bill Shuster
Member of Congress



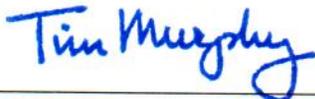
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