

January 20, 2021

The Honorable Gene Dodaro
Comptroller General
Government Accountability Office
441 G Street, Northwest
Washington, DC 20548

Dear Comptroller General Dodaro:

On behalf of the members of the National Association of Insurance Commissioners,¹ we write to encourage you to use your authority under the Consolidated Appropriations Act, 2021 to appoint a state insurance regulator to the State All Payer Claims Databases Advisory Committee.

Along with the Secretaries of Labor and Health and Human Services, you share responsibility for naming members of the State All Payer Claims Databases Advisory Committee (SAPCDAC). The Committee is charged with making recommendations on guidance to states as well as reporting formats for the health care claims reported to All Payer Claims Databases (APCDs). Because state insurance regulators administer APCDs in some states and are key users of APCDs in others, they understand the complexities of collecting data from insurance companies or third party administrators, and are important stakeholders in the recommendations to be developed by the SAPCDAC. We urge you to appoint a state insurance regulator to one of the “additional member” seats of the Committee.

APCDs are in use or in development in a growing number of states across the country. By collecting claims data across a wide variety of payers, they enable greater transparency in health care markets, enforcement of consumer protections, better analysis of health care costs, and more informed policymaking by state and federal officials. Their organization and administration varies, but state insurance regulators oversee benefit coverage for health care services and are frequently at the forefront of APCD development and governance. For instance, New Hampshire’s Insurance Department has been a partner in maintaining the New Hampshire Comprehensive Health Care Information System for more than a decade, and use the data to publicly report health care prices as well as enforce balance billing and cost sharing protection laws. Insurance departments in Rhode Island and Arkansas likewise have years of experience in managing APCDs, while in other states insurance regulators are engaged in the ongoing work of standing up an APCD.

The law mandates the inclusion on the Committee of several federal officials as well as representatives of group health plans, academic researchers, and consumer advocates. Using your discretion to appoint a state insurance regulator would add a necessary perspective and recognize the long experience with APCDs that exists in the states. Congress intended the SAPCDAC to help support and expand the use of APCDs at the state level and it can best do so if it is informed by the lessons learned by APCDs that states have operated for years.

Thank you for your consideration and your efforts to implement the SAPCDAC.

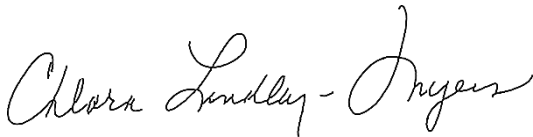
Sincerely,



David Altmaier
NAIC President
Commissioner
Florida Office of Insurance Regulation



Dean L. Cameron
NAIC President-Elect
Director
Idaho Department of Insurance



Chlora Lindley-Myers
NAIC Vice President
Director
Missouri Department of Commerce
and Insurance



Andrew N. Mais (He/Him/His)
NAIC Secretary-Treasurer
Commissioner
Connecticut Insurance Department

¹ Founded in 1871, the NAIC is the U.S. standard-setting and regulatory support organization created and governed by the chief insurance regulators from the 50 states, the District of Columbia and the five U.S. territories. Through the NAIC, state insurance regulators establish standards and best practices, conduct peer review, and coordinate their regulatory oversight. NAIC members, together with the central resources of the NAIC, form the national system of state-based insurance regulation in the U.S.