

June 2, 2026

The Honorable Troy Downing
U.S. House of Representatives
1529 Longworth House Office Building
Washington, DC 20515

The Honorable Lloyd Doggett
U.S. House of Representatives
2307 Rayburn House Office Building
Washington, DC 20515

Dear Representatives Downing and Doggett:

Thank you for your leadership in introducing legislation to empower state insurance regulators to enforce federal standards for Medicare Advantage plans. As you know, the National Association of Insurance Commissioners (NAIC) represents the chief insurance regulators in the states, the District of Columbia, and U.S. territories.

Medicare Advantage provides seniors valuable choices in their health care coverage, often with extra benefits and limitations on out-of-pocket expenses. Like in other insurance markets, regulations help Medicare Advantage markets maintain stable competition and provide needed consumer protection. Those regulations stem from federal law and are established by federal officials at the Centers for Medicare and Medicaid Services (CMS), with the exception of standards for licensure and solvency established by states.

The legislation you have introduced as HR 8726, the PARTNERS Act, would give state regulators the option to join with federal officials in enforcing federal Medicare Advantage (MA) regulations. State enforcement of federal regulations would maintain a single set of standards for MA plans across the country while allowing state officials to respond to MA plan practices that affect their constituents and local providers. Under the bill, federal and state enforcement would be coordinated and clarified through collaborative agreements.

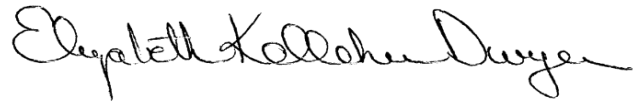
The MA market has grown considerably and experienced significant changes in recent years. Meanwhile, state insurance regulators have had limited authority to enforce regulations in MA since the passage of the Medicare Modernization Act in 2003. Today's MA market requires greater attention to plan practices to protect seniors and support competition and state regulators are ready to contribute their expertise.

NAIC strongly supports HR 8726 and our members look forward to working with your offices to advance this important legislation.

Sincerely,



Scott White
NAIC President
Commissioner
Virginia Bureau of Insurance



Elizabeth Kelleher Dwyer
NAIC President-Elect
Director
Rhode Island Department of Business Regulation



Jon Pike
NAIC Vice President
Commissioner
Utah Insurance Department



Michael Wise
NAIC Secretary-Treasurer
Director
South Carolina Department of Insurance