

January 15, 2019

Office of Aviation Enforcement and Proceedings
Aviation Consumer Protection Division
1200 New Jersey Ave, SE
Washington, DC 20590

To Whom It May Concern:

On behalf of the membership of the National Association of Insurance Commissioners (NAIC), we write to express our support for the application of Commissioner Jon Godfread of North Dakota to serve on the Air Ambulance and Patient Billing Advisory Committee. Commissioner Godfread would be an excellent choice to serve as the representative of state insurance regulators.

The FAA Reauthorization Act of 2018 seeks to encourage greater transparency in the air ambulance industry, in part by establishing the advisory committee. Section 412(b)(2)(B) of the Act provides that one member of the committee is to represent state insurance regulators.

State insurance regulators across the country have experienced a high volume of complaints from consumers who received air ambulance flights and were then saddled with a surprise bill for tens of thousands of dollars. Most states have laws that govern network participation, reimbursement, price transparency and balance billing, but state regulators and legislatures are prohibited from applying these laws to air ambulance operators by the preemption clause of the federal Aviation Deregulation Act of 1978 (ADA), which protects an air carrier's price, route or service from being subject to state regulation. State regulators, nonetheless, are ready to contribute their expertise on behalf of improved federal regulation of the air ambulance industry.

Establishment of the committee is a positive first step toward addressing the critical issue of air ambulance balance billing, and Commissioner Godfread can contribute substantial experience in this area. He has actively engaged on air ambulance issues throughout his term, including by responding to consumer complaints and overseeing North Dakota's air ambulance consumer protection legislation. He has coordinated with other state regulators through the NAIC to develop best practices for state regulation of air ambulances and to advocate for enhanced federal regulation. His knowledge of state regulators' perspectives, consumer interests, and the need for available and effective air ambulance service would allow him to provide expert counsel to the committee.

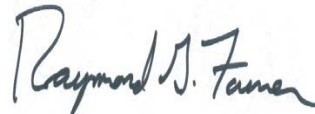
We look forward to working with members of the advisory committee, the Department of Transportation, the Department of Health and Human Services, and others who are committed to protecting consumers from unfair billing practices.

Thank you for your consideration in this important matter.

Sincerely,



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Superintendent
Maine Bureau of Insurance



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South Carolina Department of Insurance



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