

December 14, 2020

The Honorable Mitch McConnell  
Majority Leader  
United States Senate  
Washington, DC 20510

The Honorable Charles Schumer  
Minority Leader  
United States Senate  
Washington, DC 20510

The Honorable Nancy Pelosi  
Speaker  
United States House of Representatives  
Washington, DC 20515

The Honorable Kevin McCarthy  
Minority Leader  
United States House of Representatives  
Washington, DC 20515

Dear Leader McConnell, Leader Schumer, Speaker Pelosi, and Leader McCarthy:

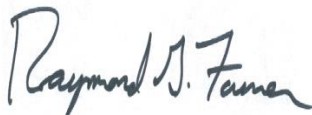
On behalf of the membership of the National Association of Insurance Commissioners (NAIC), we write again to urge you to pass legislation to end surprise medical bills. Now is the time to ensure all insured Americans are protected from unfair out-of-network charges. We support the bipartisan, bicameral compromise agreement reached last week and ask that Congress act quickly to pass it this year.

Our top priority in addressing surprise medical bills is to remove consumers from billing disputes between insurers and providers. Too many consumers have faced unexpected expenses and financial hardship through no fault of their own because of surprise bills. While many states have acted already to protect consumers from surprise bills, millions of Americans are still at risk. Our other priorities include protecting state surprise bill laws and regulations from federal preemption and applying surprise bill protections to consumers served by air ambulances. The legislation developed by the key Senate and House Committees meets these priorities.

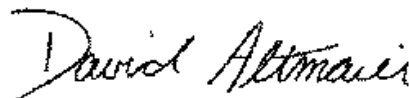
While state regulators are concerned about the potential impact the compromise legislation could have on health care costs, we agree that protecting consumers is the priority and we hope Congress will continue to work with states and other stakeholders to address any negative impacts resulting from these overdue reforms.

The bottom line is consumers need relief from surprise bills as quickly as possible, so we support quick action by Congress and offer any assistance state regulators can provide to move it over the finish line.

Sincerely,



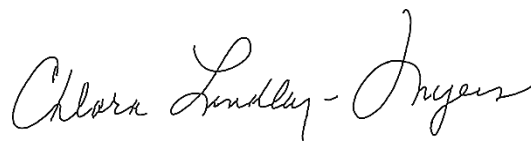
**Raymond G. Farmer**  
NAIC President  
Director  
South Carolina Department of Insurance



**David Altmaier**  
NAIC President-Elect  
Commissioner  
Florida Office of Insurance Regulation



**Dean L. Cameron**  
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Director  
Idaho Department of Insurance



**Chlora Lindley-Myers**  
**NAIC Secretary-Treasurer**  
Director  
Missouri Department of Commerce and  
Insurance