



American Association of Oral and Maxillofacial Surgeons

Miro A. Pavelka, DDS, MSD
President

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Executive Director

June 6, 2013

The Honorable Paul Gosar, DDS
U.S. House of Representatives
504 Cannon House Office Building
Washington, DC 20515

Dear Congressman Gosar:

On behalf of the American Association of Oral and Maxillofacial Surgeons (AAOMS), I thank you for continuing to take the lead on the important issue of antitrust reform in the health insurance marketplace. The AAOMS firmly supports your introduction of the "Competitive Health Insurance Reform Act" (H.R. 911), which would restore the application of the Federal antitrust laws to the business of health insurance. We particularly appreciate the inclusive language in H.R. 911's definition of "the business of health insurance," as it is the only anti-trust related legislation in Congress that specifies dental insurers as health insurance companies.

The health insurance industry's exemption from federal antitrust laws, as provided by the McCarran Ferguson Act in 1945, has produced a largely anticompetitive health insurance market in an otherwise competitive economy where all other industries are subject to antitrust guidelines. If insurance companies were required to follow federal antitrust laws there would very likely be an increase in health plans competing more aggressively for purchasers, which would result in policies with lower premiums yet robust benefits. As oral and maxillofacial surgeons, we believe it is essential that consumers enjoy access to the innovative treatments and procedures available in the healthcare marketplace; just as they do in any environment that competes for their business. Ultimately, there is no factual basis for exempting the insurance industry from similar antitrust laws.

Passage of the "Competitive Health Insurance Reform Act" is an important step toward increased competition in the health insurance arena. The AAOMS endorses this measure and looks forward to working with you and your staff to advance H.R. 911 through the legislative process. Please contact Mr. Adam Brenman of the AAOMS Governmental Affairs Department at 847/678-6200 or abrenman@aaoms.org for questions or additional information.

Sincerely,

A handwritten signature in black ink that reads "Miro A. Pavelka, DDS, MSD". The signature is written in a cursive, flowing style.

Miro A. Pavelka, DDS, MSD
President