

July 9, 2009

The Honorable Christopher Dodd
Committee on Health, Education, Labor, and Pensions
United States Senate
Washington, DC 205190

Dear Senator Dodd:

U.S. Public Interest Group and its state affiliates, the state Public Interest Groups have a thirty-five year history of championing good government and consumer justice. Today, consistent with that history, **U.S. PIRG strongly supports your proposed Amendment #200.**

As recent hearings in the Senate and the House of Representatives have demonstrated, too many Americans today purchase what they thought was good health coverage only to find that their coverage is not there when they need it. Amongst other market abuses, these hearings brought to light the brutal practice of rescinding health care coverage, even after a policy has been bought and paid for. In one recent hearing, insurance executives brazenly refused to change this practice, even if it means that Americans will die.

By adopting your amendment, the committee can take a stand against these unconscionable insurance industry abuses and ensure a fair and open market for health coverage. The amendment would:

- **End rescissions of health coverage**, except in cases of fraud;
- **Enable consumers to do apple to apples comparisons of insurance plans**, by furnishing consumers with easy-to-understand benefit summaries;
- **Establish consumer assistance grants to help consumers victimized by unscrupulous insurance companies**

U.S. PIRG thanks you for standing up for these vital consumer protections. Please contact me at lmcneely@pirg.org or (202)546-9707 if you wish to discuss this legislation or other health care issues.

Yours truly,

Larry C. McNeely II
Health Care Advocate