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**Contact:** Vaughn Collins  
802- 864-0115 (office)

### **US Senate Bill Aims to Increase Transparency and Healthcare Options Through Marketplace Competition**

The American Dental Association (ADA) and the Vermont State Dental Society (VSDS) are pleased that Senator Steve Daines (R-Montana) and [Senator Patrick Leahy \(D-Vermont\)](#), introduced S. 350 the “Competitive Health Insurance Reform Act.” This bipartisan legislation would help ensure more competition in the health insurance marketplace by reestablishing federal antitrust enforcement over the health insurance industry.

“If health insurance companies had to follow the antitrust laws when setting rates and designing coverage, it would increase competition among the companies that insure both individual customers and purchasers of large group policies,” said Jeffrey M. Cole, D.D.S., ADA president. “Currently, when health insurers take advantage of providers or consumers, the only recourse is to file a complaint with their state’s insurance commissioner who often have very limited resources. Consumers deserve the right to pursue alternative ways to remedy the drawbacks to the current law.”

This bill is narrowly drawn to apply only to the business of health insurance, including dental insurance. It outlines how The Federal Trade Commission and the Justice Department would help to enforce the federal antitrust laws against health insurance companies engaged in anticompetitive conduct but they will not interfere with the states’ ability to enforce their own regulations, antitrust statutes and consumer protection laws. The House of Representatives is expected to introduce a companion bill soon.

This legislation, if enacted, will amend a section of the McCarran-Ferguson Act of 1945, which exempted the insurance industry from important provisions of the Sherman Act and the Clayton Act – acts that have the purpose of ensuring fair competition. If passed, this legislation will help level the playing field between health insurers, providers, and consumers, and may help to make health insurance more affordable for all Americans.

The ADA and the VSDS applaud this bipartisan effort of Congress to deal with this important issue of health care insurance reform.