

## Pass the Health Insurance Rate Authority Act (S. 3078/HR 4757)

Consumers Union, non-profit publisher of *Consumer Reports*, urges you to **support the Health Insurance Rate Authority Act**, which would empower the Secretary of HHS to block unfair premium increases by health insurers.

Too often, consumers are left at the mercy of health insurance companies, as many states allow companies to increase rates with little or no oversight. This year, tens of thousands of consumers across the country have seen double digit increases in their premiums, even as the big insurance companies are reporting major financial growth.

The Patient Protection and Affordable Care Act passed by Congress curbs some of the worst insurance industry abuses and begins to rein in skyrocketing health care premiums. The Health Insurance Rate Authority Act builds on these protections for families and businesses. The bill would:

- Give the Secretary of HHS the authority to review and block unfair premium rate increases where a state's Insurance Commissioner does not have the authority to do so.
- Make information about insurers' rate requests available over the Internet so consumers can understand what's behind the new rates they're being asked to pay.
- Establish a Medical Insurance Rate Authority to advise the Secretary. This board would have seven members, including two consumer representatives.

Some states already require insurers to file their proposed increases for review and approval. This bill would not interrupt the work that those states are doing. This bill will provide a critical federal fall back for those states that lack sufficient authority to reject unreasonable rate increases or lack the resources to conduct a thorough review of proposed rates.

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