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May 15, 2009

The Honorable Rosa DeLauro
U.S. House of Representatives
Washington, DC 20515

Dear Representative DeLauro:

On behalf of the patients we serve, National Patient Advocate Foundation is pleased to offer its strong support for the "Informed Consumer Choices Act of 2009." This legislation provides every American consumer with health insurance information transparency to ensure their ability to make informed purchases of health care coverage. Lack of transparency can lead to unexpected medical expenses and significant debt. In fact, sixty-two percent of the 72 million adults under age 65 who had problems paying medical bills or were paying off medical debt in 2007 were insured at the time care was provided. The "Informed Consumer Choices Act of 2009" would provide for a meaningful federal capacity to oversee federal health insurance provisions and provide states with technical assistance in effectively enforcing federal minimum standards for health insurance.

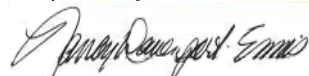
National Patient Advocate Foundation (NPAF) is a non-profit organization dedicated to improving access to healthcare services through policy reform. The advocacy activities of NPAF are informed and influenced by the experience of patients who receive case management services from our companion organization, Patient Advocate Foundation (PAF). Last year, PAF provided 48,369 patients with full case management services involving multiple communications made by PAF staff on behalf of patients in order to reach positive resolution. In addition, PAF received more than 9.5 million inquiries by phone or on the Internet from individuals throughout the United States seeking assistance for access to care issues resulting from diagnoses of a chronic, debilitating or life-threatening disease.

Lack of transparency can lead to unexpected medical expenses and significant debt. In fact, more than 60% of all patients who contacted PAF in 2008 reported debt crisis as their primary concern and of these patients we found that 93% of them were fully insured, working individuals. Consumers cannot make meaningful choices if details of key terms are not universal or coverage related to annual limits and out of pocket costs are obscure.

NPAF supports the "Informed Consumer Choices Act of 2009" which provides for new minimum federal standards for consumer-friendly health insurance information and quality of coverage; health insurance accountability and transparency initiatives; authorizes grants to state health insurance regulators and consumer organizations; and creates an Office of Health Insurance Oversight to improve the accountability and transparency of private health insurers.

Thank you for your continuing efforts on behalf of patients. We will continue to watch with interest the movement of this important legislation through the United States Congress.

Respectfully submitted,



Nancy Davenport-Ennis
President & CEO