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Congress of the United States
House of Representatives
Washington, DC 20515

January 29, 2013

COMMITTEE ON ENERGY AND COMMERCE

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Protect Younger Americans' Access to Health Insurance
Become an Original Co-sponsor of the LIBERTY Act

Dear Colleague:

A provision in the Patient Protection and Affordable Care Act requires that insurance companies no longer charge seniors an adequate rate for the health services they use. Instead, Obamacare forces these premium costs onto young people. The increase in premium expenses on those younger than 40, will most likely force some of these individuals out of the insurance marketplace altogether resulting in an increase in the uninsured population. We must prevent these costs from adversely affecting our youth, and in the process, raising premiums for everyone.

By limiting age discounts to a band of 3 to 1, PPACA will create a number of problems within the exchanges and will discourage those who are uninsured to buy insurance. This provision will cause:

- Large premium increases for many younger people. A recent study suggests that premiums may rise up to 40% for the youngest and healthiest in our country. Even with Obamacare subsidies, premium costs will rise for all those in their 20's making over 225% of the Federal poverty limit.
- Increased premiums will provide a disincentive for younger and healthier people to purchase insurance. The same study predicts that 36% of young Americans currently uninsured would be forced to pay more for their coverage. Raising premium costs is not the way to incent individuals to buy health insurance.
- Ultimately a lack of young individuals in the marketplace will affect everyone as premiums will have to increase to make up for the lack of younger, healthier, and lower-cost individuals.

This is why I will be introducing the Letting Insurance Benefit Everyone Regardless of Their Youth (LIBERTY) Act. This legislation will allow States to continue to decide how to regulate the age-rating within their insurance market and, if a State decides not to act, establishes a 5 to 1 rating band which will better protect young people. Please join me in ensuring that those young individuals, who are already faced with record student loan burdens and underemployment, will not have to deal with rising insurance premiums due to overly strict insurance regulations in Obamacare.

If you need any more information or are interested in co-sponsoring, please contact David Pulliam in my office at 5-2931 or via email at David.Pulliam@mail.house.gov.

Sincerely,

Phil Gingrey, M.D.
Member of Congress