



April 30, 2010

Senator Dianne Feinstein
United States Senate
331 Hart Office Building
Washington, D.C. 20510

Representative Jan Schakowsky
United States House of Representatives
2367 Rayburn Office Building
Washington, DC 20515

Dear Senator Feinstein and Representative Schakowsky:

I write today to express our strong support of The Health Insurance Rate Authority Act of 2010 (S. 3078/H.R. 4757). As the national advocacy voice of direct care workers, the Direct Care Alliance thanks you for your hard work and commitment to ensuring that the interests of the health insurance industry no longer exceed those of millions of Americans, including direct care workers.

Large premium increases by the health insurance industry is putting both America's economy and American families – particularly direct care workers – at risk. Twenty-six percent of the more than three million direct care workers nationwide currently lack health insurance. Efforts by health insurance companies to raise premiums prior to the implementation of our new health care reform law will make health care less affordable for health care workers who are the backbone of our long-term care system.

While some states do require insurers to file their proposed rate increases for regulatory review and approval, others provide only for weak oversight. Twenty-six states lack strong review authority, leaving unjustified and excessive rate hikes unchecked by state law. No individual or small business should have to rely on the word of their insurers that their rates are fair when the stakes for patients and their families are so high. The Health Insurance Rate Authority Act would end this unfortunate disparity.

This bill builds on the strong consumer and small business protections already enacted in this year's federal health reform legislation – a huge leap for direct care workers. If we are to meet the needs of the millions of Americans with chronic conditions and disabilities, it is critical that we protect the direct care workforce from the exploitive practices of the health insurance industry.

This bill, if enacted, will be a significant step forward for ensuring that all Americans have access to quality, affordable health care. We commend you for your continued leadership and look forward to working with you to win passage of this important consumer protection.

Sincerely,

A handwritten signature in black ink that reads "Leonila Vega". The signature is written in a cursive, flowing style.

Leonila Vega
Executive Director
Direct Care Alliance