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Recommended Citation

American Dental Association, "Senate Bill Increases Health Care Options Through Marketplace Competition" (2018). *ADA News Releases*. 107.
<https://commons.ada.org/newsreleases/107>

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Senate Bill Increases Health Care Options Through Marketplace Competition

CHICAGO, December 20, 2018 — The American Dental Association (ADA) is pleased that Senator Steve Daines (R-Montana), introduced S. 3782, the “Competitive Health Insurance reform Act.” This 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 observe the antitrust laws when setting rates and designing coverage, they would have to compete more aggressively with each other for both individual customers and purchasers of large group policies,” said Jeffrey M. Cole, D.D.S., ADA president. “Currently, when health insurers overcharge or take advantage of consumers, the consumers’ only course of action is to file a complaint with their state’s insurance commissioner, who often have very limited resources and rarely act.”

This bill is narrowly drawn to apply only to the business of health insurance, including dental insurance. The House passed its version of “The Competitive Health Insurance Reform Act” (H.R. 372), overwhelmingly by a vote of 416-7, which illustrates the bipartisan support for this policy.

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.

For more information, visit Actioncenter.ADA.org.

Editor’s Note: Reporters are invited to follow the ADA on Twitter @AmerDentalAssn

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About the American Dental Association

The not-for-profit ADA is the nation's largest dental association, representing more than 161,000 dentist members. The premier source of oral health information, the ADA has advocated for the public's health and promoted the art and science of dentistry since 1859. The ADA's state-of-the-art research facilities develop and test dental products and materials that have advanced the practice of dentistry and made the patient experience more positive. The ADA Seal of Acceptance long has been a valuable and respected guide to consumer dental care products. The monthly *The Journal of the American Dental Association (JADA)* is the ADA's flagship publication and the best-read scientific journal in dentistry. For more information about the ADA, visit ADA.org. For more information on oral health, including prevention, care and treatment of dental disease, visit the ADA's consumer website MouthHealthy.org.