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## Senate Bill Aims to Increase Transparency

American Dental Association

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**Senate Bill Aims to Increase Transparency and Health Care Options Through  
Marketplace Competition**

**CHICAGO, February 07, 2019** — The American Dental Association (ADA) is pleased that Sen. Steve Daines (R-Montana) and Sen. Patrick Leahy (D-Vermont), introduced S. 350, the “Competitive Health Insurance Reform Act.” This bipartisan legislation would help encourage more competition in the health insurance marketplace by providing that the full range of federal antitrust law applies to the health insurance industry.

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. It may also help to make health insurance more affordable for all Americans.

“If health insurance companies had to follow all of the antitrust laws when setting rates and designing coverage, it would increase competition among the companies that insure both individual customers and purchasers of large group policies,” said Jeffrey M. Cole, D.D.S., ADA president.

This bill is narrowly drawn to apply only to the business of health insurance, including dental insurance. The ADA hopes its effect will be to remove the apparent hesitancy of the Federal Trade Commission and the Justice Department to enforce the federal antitrust laws against health insurance companies engaged in anticompetitive conduct. Under the bill, those agencies will not interfere with the states’ ability to enforce their own regulations, antitrust statutes and consumer protection laws. The U.S. House of Representatives is expected to introduce a companion bill soon.

The ADA applauds this bipartisan effort of Congress to deal with this important issue of health care insurance reform.

For more information, visit [Actioncenter.ADA.org](http://Actioncenter.ADA.org).

**Editor’s Note: Reporters are invited to follow the ADA on Twitter [@AmerDentalAssn](https://twitter.com/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](http://ADA.org). For more information on oral health, including prevention, care and treatment of dental disease, visit the ADA's consumer website [MouthHealthy.org](http://MouthHealthy.org).