



Grover G. Norquist

President

September 8, 2004

The Honorable John Shadegg
U.S. House of Representatives
Washington, DC 20515

Dear Congressman Shadegg:

On behalf of Americans for Tax Reform, I am pleased to support HR 4662, "The Health Care Choice Act."

HR 4662 would give consumers of health insurance coverage the same guarantee of freedom of interstate commerce that consumers of other goods enjoy. Currently, one is limited to purchasing health insurance offered only in one's own state. This means taking on the costly add-ons that state governments sometimes require insurance companies to offer. This leads to the absurd examples of a 30 year-old man being covered for mammography screenings or a teetotaler insured for alcohol abuse.

The Health Care Choice Act would allow health insurance customers to purchase coverage approved by a state not their own. Hence, a policy costing a family in New York \$5000 might only cost \$1000 if purchased in Virginia. For the first time, states will have to compete on an even playing field, and re-evaluate the costly mandates they have passed onto patients.

Additionally, your bill paves the way for greater access to health savings accounts (HSAs). Often, state insurance mandates prevent a catastrophic-only insurance plan from being offered in a state. HR 4662 would ensure that no American, no matter what state they live in, would be denied an HSA.

We look forward to helping in the fight for HR 4662, "The Health Care Choice Act."

Sincerely,

Grover G. Norquist
President

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