

**Congress of the United States**  
**House of Representatives**  
**Washington, DC 20515-1902**

May 18, 2015

The Honorable Paul Ryan  
Chairman  
House Committee on Ways and Means  
1233 Longworth House Office Bldg.  
Washington, DC 20515

The Honorable Fred Upton  
Chairman  
House Committee on Energy and Commerce  
2183 Rayburn House Office Bldg.  
Washington, DC 20515

The Honorable John Kline  
Chairman  
House Committee on Education and the Workforce  
2439 Rayburn House Office Bldg.  
Washington, DC 20515

Dear Chairmen Paul Ryan, Fred Upton, and John Kline:

In June, the United States Supreme Court is expected to decide if the ObamaCare federal health insurance exchange subsidies are legal. If they are ruled unlawful, it will be incumbent upon Congress to help create a thoughtful free market replacement for ObamaCare, and an off-ramp for the six million individuals who have in good faith purchased ObamaCare policies.

To that end, I ask that you consider the reforms outlined below, many of which helped transform Maine's once unaffordable health insurance market. Although ObamaCare interrupted Maine's progress, the offering of more health plan choices and lower monthly premiums resulting from our state reforms serve as indisputable proof that free market incentives can help solve our nation's health insurance problem.

In 2011, the new pro-economic growth, pro-jobs Maine legislature began defunding the failed state-run health insurance experiment, Dirigo Health Care. As the single-payer system unwound, it was replaced with common sense incentives that attracted competition among insurance companies. That produced new products and lower costs for Maine individuals, families, and small businesses who, for the first time, were able to purchase health insurance plans that met their needs at a price they could afford.

Maine's demographic and economic landscape mirrors that of our nation with both younger semi-urban and older rural populations, and tens of thousands of small businesses. As State Treasurer advancing our new fiscally disciplined pro-growth agenda, for two years, I traveled across Maine listening to our residents and small business owners describe their experiences with the job-killing mandates and smothering costs of a government-run health insurance market. Maine learned first-hand that the most heavily regulated market is the most expensive with the least choices for our citizens and employers.

Government should work FOR our families and the businesses that employ them, NOT AGAINST them. Solving our country's health insurance problem will give our families more financial security and peace of mind.

The attached Wall Street Journal article documents the real-world success of Maine's health insurance reforms, including the careful replacement of Dirigo Health Care.

America now finds itself in a similar predicament with ObamaCare. I'm confident that our health insurance experience in Maine and other states can help Congress find a successful replacement to ObamaCare that increases health plan choices, reduces costs, and helps grow our economy and create more jobs for our hard-working families.

My staff and I stand ready to help as we prepare for the impact of any Supreme Court decision in June.

Sincerely,

A handwritten signature in black ink that reads "Bruce Poliquin". The signature is written in a cursive, slightly slanted style.

Bruce Poliquin  
Congressman, Maine's 2nd District

- Require hospitals and doctors to provide patients with the estimated costs of health care services and procedures so they can shop for the best care at the lowest price. This will reduce monthly health insurance premiums by driving down the underlying cost of health care.
- Allow insurance companies to share savings with patients when services and procedures of comparable quality are purchased outside of the health care plan's network at below average costs.
- Allow individuals, families, and businesses to shop across state lines for the health insurance plans that fit their needs and pocketbooks.
- Remove the mandates for unnecessary and expensive health care services and procedures to be covered by all health insurance plans.
- Allow affordable high-deductible and low-premium health care policies to be offered by insurance companies.
- Allow small businesses and other organizations to band together while negotiating the purchase of the health insurance plans that best meets their needs at costs they can afford.
- Allow insurance companies to charge much less for health care plans sold to younger individuals and those who make healthy lifestyle choices.

- Require insurance companies to provide coverage to individuals with pre-existing health conditions.
- Require health insurance plans to be portable when workers change jobs.
- Allow states to establish reinsurance pools that provide affordable health insurance to those who need high levels of health care services.
- Allow health insurance policies to be purchased with pre-tax dollars.
- Expand the use of tax-free health saving accounts by allowing the funds to pay for monthly premiums as well as out-of-pocket expenses.
- Allow families to buy primary health care services directly from their doctors of choice, and then purchase inexpensive high-deductible policies to insure against catastrophic illness.
- Do not allow the IRS to fine or penalize individuals who choose not to purchase health insurance.