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HOUSE JOINT MEMORIAL 4022

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State of Washington                      61st Legislature                      2010 Regular Session

By Representatives Campbell, McCoy, and Hasegawa

Read first time 01/12/10. Referred to Committee on Health Care & Wellness.

1            TO THE HONORABLE BARACK OBAMA, PRESIDENT OF THE UNITED STATES, AND  
2 TO THE PRESIDENT OF THE SENATE AND THE SPEAKER OF THE HOUSE OF  
3 REPRESENTATIVES, AND TO THE SENATE AND HOUSE OF REPRESENTATIVES OF THE  
4 UNITED STATES, IN CONGRESS ASSEMBLED:

5            We, your Memorialists, the Senate and House of Representatives of  
6 the State of Washington, in legislative session assembled, respectfully  
7 represent and petition as follows:

8            WHEREAS, The United States Congress passed the McCarran-Ferguson  
9 Act (15 U.S.C. Sec. 1011 et seq.) in 1945 and exempted insurers from  
10 the antitrust provisions that apply to most American businesses; and

11            WHEREAS, Those insurance antitrust provisions of the  
12 McCarran-Ferguson Act have served to restrict fair and open competition  
13 in the insurance market leading to higher prices, fewer choices, and  
14 more uninsured. These negative impacts have been particularly felt in  
15 the health care insurance market; and

16            WHEREAS, A commitment to free and fair competition is a fundamental  
17 value prized by most businesses and most Americans. This value could  
18 and should once again apply to the insurance industry if fair and open  
19 competition were required of insurers; and

1           WHEREAS, A competitive insurance market will bring lower premiums,  
2 better coverage, and greater access to insurance. This competition  
3 will be the key component to providing good, affordable health  
4 insurance to all Americans; and

5           WHEREAS, A diverse and considerable number of Congressional leaders  
6 have consistently sought for decades to bring insurers under the same  
7 antitrust rules as most American businesses by eliminating the federal  
8 antitrust exemptions;

9           NOW, THEREFORE, Your Memorialists respectfully pray for the repeal  
10 of the antitrust provisions in the McCarran-Ferguson Act.

11          BE IT RESOLVED, That copies of this Memorial be immediately  
12 transmitted to the Honorable Barack Obama, President of the United  
13 States, the President of the United States Senate, the Speaker of the  
14 House of Representatives, and each member of Congress from the State of  
15 Washington.

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