
HOUSE JOINT MEMORIAL 4022

State of Washington

61st Legislature

2010 Regular Session

By Representatives Campbell and McCoy

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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