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## MEMORANDUM

**Date:** January 3, 2011  
**To:** All House Members  
**From:** Representative Tony DeLuca  
**Subject:** Co-sponsorship of Legislation: American Health Benefit Exchange Act (Federal)

I hope you will join me in cosponsoring legislation that Pennsylvania will need to enact in order to fully implement federal health care reform. The legislation will create the Commonwealth's health insurance exchange and put Pennsylvania consumers in a position to purchase the necessary health insurance.

The legislation will create the American Health Benefit Exchange Act and has its genesis in the National Association of Insurance Commissioners' analysis of the federal law. It will create an authority which will have responsibility to develop the actual exchanges, and will work with the Insurance Department to do so. The authority will not regulate the insurance industry, but will facilitate access to the information necessary for consumers to select coverage that best suits their needs.

All states must notify the U.S. Secretary of Health and Human Services that their state will create an exchange by December 31, 2012, and the exchange must be prepared to accept consumers by July 1, 2013. The federal government will step in and create an exchange in the event that states fail to act – thus reducing the sovereignty of the Commonwealth – absent passage of my bill. Use of the NAIC model act will help promote uniformity and consistency among Pennsylvania and our sister states.

If you would like to be a part of this important legislation, please contact Art McNulty, the Committee's Executive Director at 787-4437 or by e-mail at [amcnulty@pahouse.net](mailto:amcnulty@pahouse.net)

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