

June 16, 2010

Mr. Lou Felice  
Chair, Health Reform Solvency Impact (E) Subgroup

Mr. Steve Ostlund  
Chair, Accident & Health Working Group

National Association of Insurance Commissioners  
2301 McGee Street, Suite 800  
Kansas City, Missouri 64108-2662

Re: Medical Loss Ratios; Request for Comments Regarding Section 2718 of the Public Health Service Act

Dear Messrs Felice and Ostlund:

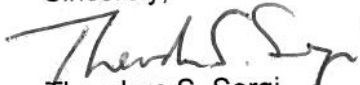
The MetroHartford Alliance, the City of Hartford's Chamber of Commerce and the region's economic development leader, represents nearly 600 member organizations, including over 111,000 employees. On behalf of our members, we are writing to share our comments regarding the definition of Medical Loss Ratios ("MLR") under Section 2718 of the Public Health Service Act as added by the Patient Protection and Affordable Care Act ("PPACA").

Given our mission to support the attraction and retention of jobs, capital and talent to our region, we have strongly advocated both at the state and federal levels for increased accessibility to quality, affordable health care. To that point, we understand that your MLR recommendations cannot be too narrowly defined or too broadly defined. **We ask that any recommendation consider the impact on present and future employment.** In Connecticut, the health care and insurance industries are two of our major engines of economic growth in the past, present and future. Connecticut based companies in these fields are highly respected employers, and have been excellent community partners and corporate citizens.

In the interest of increasing employment opportunities, providing greater access to quality health care and improving consumer choice, we strongly urge you to consider a balanced approach to the establishment of the definitions of MLRs. A prudent, careful process will ensure that all stakeholders including consumers, businesses, payors and providers will benefit from this important legislation.

We applaud your efforts to develop and implement an open process and accept public comment, and we look forward to your final recommendations. Thank you for your consideration.

Sincerely,

  
Theodore S. Sergi  
Interim President & CEO

cc: Tom Sullivan, Commissioner  
CT Department of Insurance