Women need access to high quality, affordable health care for themselves and their families. We must consider a range of different options to resolve the health care crisis, but the Health Care Choice Act, H.R. 2355, is not the answer. We hope that today’s hearing will reveal the deep flaws of the proposal and lead to consideration of real solutions to help Americans deal with the rising cost of health care coverage.

The Health Care Choice Act would allow insurers offering individual health insurance plans to choose one state and its rules to regulate plans sold in all states. Insurers could select the state with the most lenient rules, and thereby circumvent state laws that protect consumers from unfair rates and rate hikes. These insurers would be exempt from other critical consumer protections such as guaranteed coverage for individuals with preexisting conditions, and required coverage of critical health benefits like mammography screenings and preventive care. Insurers could also avoid HIPAA-guaranteed access protections for those losing group coverage and moving into the individual market.

In addition to the loss of consumer protections, there would be no effective enforcement mechanism to protect consumers against abuses by insurance companies and assist them with remedies. Today, individuals seek recourse through their own state’s insurance commissioner, who regulates the policies they purchase. Under this bill, their state insurance commissioner will have no jurisdiction or ability to enforce rules for a policy issued through another state, leaving a regulatory vacuum for consumers.

The National Partnership urges members of the Subcommittee to reject this proposal that would harm people in the already volatile individual market. The Subcommittee should consider real solutions to expand access to affordable and comprehensive coverage, help those most in need, provide strong consumer protections and offer meaningful solutions for covering the uninsured.

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The National Partnership for Women & Families is a nonprofit, nonpartisan organization that uses public education and advocacy to promote fairness in the workplace, quality health care, and policies that help women and men meet the dual demands of work and family.