



**BlueCross BlueShield  
Association**

An Association of Independent  
Blue Cross and Blue Shield Plans

**Scott P. Serota**  
President and  
Chief Executive Officer

April 28, 2010

The Honorable Sander Levin  
Chairman, House Committee on Ways  
and Means  
1236 Longworth House Office Building  
Washington, DC 20515

The Honorable Henry Waxman  
Chairman, House Committee on Energy  
and Commerce  
2204 Rayburn House Office Building  
Washington, DC 20515

The Honorable George Miller  
Chairman, House Committee on  
Education and Labor  
2346 Rayburn House Office Building  
Washington, DC 20515

The Honorable Pete Stark  
Chairman, House Ways and Means  
Health Subcommittee  
239 Rayburn House Office Building  
Washington, DC 20515

The Honorable Frank Pallone, Jr.  
Chairman, House Energy and  
Commerce Health Subcommittee  
237 Cannon House Office Building  
Washington, DC 20515

The Honorable Bart Stupak  
Chairman, House Energy and  
Commerce Health Subcommittee  
2268 Rayburn House Office Building  
Washington, DC 20515

The Honorable John D. Dingell  
Chairman Emeritus, House Committee  
on Energy and Commerce  
2328 Rayburn House Office Building  
Washington, DC 20515

The Honorable Robert Andrews  
Chairman, House Education and Labor  
Health Subcommittee  
2265 Rayburn House Office Building  
Washington, DC 20515

Dear Chairmen:

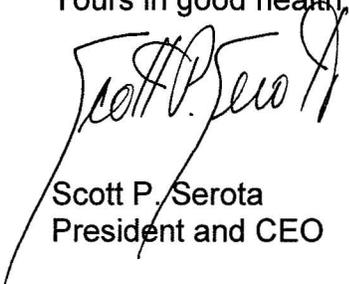
On behalf of the Blue Cross and Blue Shield Association and our 39 independent, community-based Blue Cross and Blue Shield member companies, I am writing in response to your letter of April 27, 2010 regarding the rescission provisions of the new health care reform law. It is not the policy, nor practice, of our member companies to rescind coverage except in the case of fraud or intentional material misrepresentation. In fact, rescissions are a very rare occurrence. A recent National Association of Insurance Commissioners' study shows they occur in only

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one-tenth of 1 percent of individual market policies each year. We have and continue to support the use of independent, third-party reviews of rescissions in those rare circumstances when they occur.

Our member companies are committed to implementing both the intent and the letter of the new law in a manner which benefits all Americans as our actions to date have demonstrated. We stand ready to work with the Congress and the Administration to do so.

Yours in good health,



Scott P. Serota  
President and CEO