

# The Council for Affordable Health Insurance



February 27, 2006

The Honorable Marsha Blackburn  
U.S. House of Representatives  
509 Cannon House Office Bldg.  
Washington, D.C. 20515

Dear Rep. Blackburn:

On behalf of the Council for Affordable Health Insurance (CAHI) we welcome your leadership in developing H.R. 4551, the Health Care Choices for Seniors Act of 2005. CAHI was organized in 1992 as a research and advocacy organization devoted to positive, market-based health care reforms that preserve freedom of choice for individuals and encourage a competitive health insurance market.

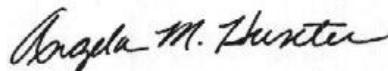
Seniors face a problem when they retire: if they accept Social Security, they *must* take Medicare also. By allowing seniors to choose private insurance over Medicare without penalty, H.R. 4551 takes a big step toward market-based reform. The bill also provides a voucher for those who opt-out of Medicare in return for their years of paying Medicare payroll taxes, and would allow individuals to continue tax-free contributions to their Health Savings Account (HSA) after age 65, something prohibited under current law.

The Health Care Choices for Seniors Act begins to address ways to provide seniors with health care choice. We appreciate your visionary thinking on one of the most critical issues facing our country: senior health care.

Sincerely,



Merrill Matthews  
Director



Angela M. Hunter  
Director of Federal Affairs