

**Congress of the United States**  
**Washington, DC 20515**

April 27, 2010

Angela F. Braly  
Chair of the Board, President, Chief Executive Officer  
WellPoint Inc.

George C. Halvorson  
Chairman and Chief Executive Officer  
Kaiser Permanente

Don Hamm  
President and Chief Executive Officer  
Assurant Health

Stephen J. Hemsley  
President and Chief Executive Officer  
UnitedHealth Group Inc.

Michael B. McCallister  
President and Chief Executive Officer  
Humana Inc.

Scott P. Serota  
President and Chief Executive Officer  
Blue Cross Blue Shield Association

Ronald A. Williams  
Chairman and Chief Executive Officer  
Aetna Inc.

Dear Madam and Sirs:

Last week, most of your companies announced plans to allow individuals up to age 26 to obtain coverage through their parents' health insurance, helping many bridge the gap between graduation and the effective date of this requirement. Your actions signal that you are willing to work to make health insurance more accessible and affordable. We commend you for this step.

Also last week, Secretary Sebelius, reacting to recent media reports, wrote to Ms. Braly asking that WellPoint immediately end its efforts to rescind health insurance coverage except in cases of fraud or intentional misrepresentation of material fact. These rescissions hurt patients who need coverage the most, such as women diagnosed with breast cancer. We are writing to ask all of your companies to end any such abusive practices immediately.

In addition, to ensure that rescissions occur only in cases of fraud or intentional misrepresentation of material fact, we request that each of your companies immediately institute a policy of independent, external third party review. Under such a procedure, no individual

health insurance policy should be rescinded until the review confirms that fraud or material misrepresentation has in fact occurred.

Taking these actions would be consistent with your earlier decision to implement consumer protections for individuals under 26 voluntarily and would further demonstrate a commitment to reliable coverage for your policyholders.

Sincerely,



Sander Levin  
Chair, House Committee  
on Ways and Means



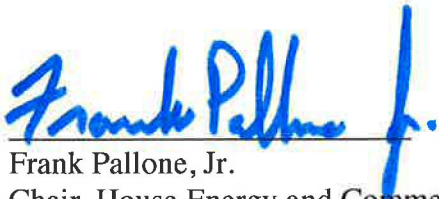
Henry A. Waxman  
Chair, House Committee  
on Energy and Commerce



George Miller  
Chair, House Committee  
on Education and Labor



Pete Stark  
Chair, House Ways and Means  
Health Subcommittee



Frank Pallone, Jr.  
Chair, House Energy and Commerce  
Health Subcommittee



Bart Stupak  
Chair, House Energy and Commerce  
Oversight Subcommittee



John D. Dingell  
Chairman Emeritus, House Committee  
on Energy and Commerce



Rob Andrews  
Chair, House Education and Labor  
Health Subcommittee

cc: Karen Ignagni, America's Health Insurance Plans