

ONE HUNDRED THIRTEENTH CONGRESS
Congress of the United States
House of Representatives

COMMITTEE ON ENERGY AND COMMERCE

2125 RAYBURN HOUSE OFFICE BUILDING
WASHINGTON, DC 20515-6115

Majority (202) 225-2927
Minority (202) 225-3641

March 14, 2013

Mr. Mark T. Bertolini
President and Chief Executive Officer
Aetna Inc.
151 Farmington Avenue
Hartford, CT 06156

Dear Mr. Bertolini:

Pursuant to Rules X and XI of the United States House of Representatives, the Committee is examining the effects of the Patient Protection and Affordable Care Act (PPACA) on the health insurance premiums paid by American families.

Last week the Committee released a report that examined more than 30 studies and analyses of trends in the price of health care premiums. The report shows that since 2008, the average family premium has grown by over \$3,000; it also reveals that in the future most people under the age of 50 will see their rates increase significantly.¹

These premium increases have occurred before the law's most costly requirements go into effect in 2014. As one of America's largest providers of health insurance, you are uniquely situated to provide information on the premiums American families can expect to pay beginning next year. In order to fully inform the committee and public regarding the law's impact on cost of coverage, please provide the materials requested below, or answers to the questions below in writing, by March 29, 2013:

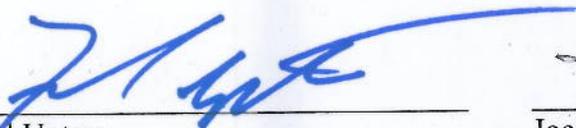
1. Since passage of the PPACA, has your company done any analysis of the effect of the law on premiums generally, including analyses of the effect of the PPACA on premiums in the individual market, the small group market, or the large group market, either nationally or by State? If so, please provide any documents setting forth this analysis.
2. Since passage of the PPACA, has your company done any analysis of the effects of guaranteed issue, community rating, or requirements to provide essential health benefits on premiums or costs, separately or on an aggregate basis, either nationally or by State? Specifically, have you done an analysis of how the law will affect different age cohorts? If so, please provide any documents setting forth this analysis.

¹ A full copy of this report is available here: <http://energycommerce.house.gov/icymi/committee-report-reveals-young-adults-pay-price-obamacare%E2%80%99s-broken-promises>.

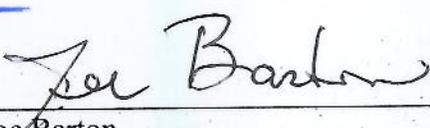
3. Since passage of the PPACA, has your company done any analysis of the effects of the law's new taxes and fees (for example, the taxes on health insurance providers or medical device makers) on premiums or costs, separately or on an aggregate basis, either nationally or by State? If so, please provide any documents setting forth this analysis.

Instructions for responding to the Committee's document requests are included as an attachment to this letter. Thank you for your prompt attention to this matter. If you have questions or wish to discuss your responses or production, please contact Sean Hayes with Committee staff at (202) 225-2927.

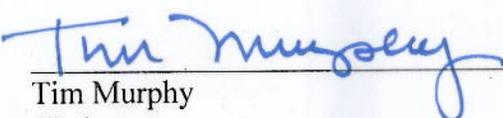
Sincerely,



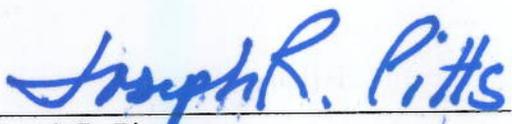
Fred Upton
Chairman



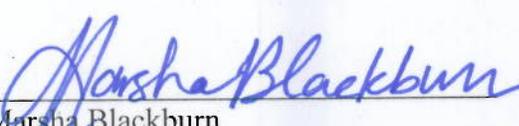
Joe Barton
Chairman Emeritus



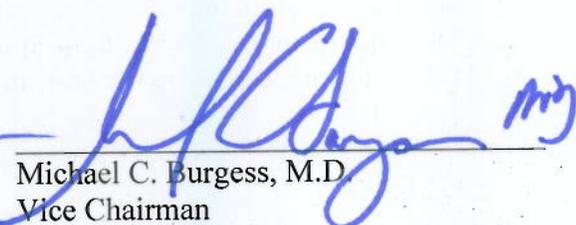
Tim Murphy
Chairman
Subcommittee on Oversight
and Investigations



Joseph R. Pitts
Chairman
Subcommittee on Health



Marsha Blackburn
Vice Chairman



Michael C. Burgess, M.D.
Vice Chairman
Subcommittee on Health
Subcommittee on Oversight and Investigations

- cc: The Honorable Henry A. Waxman, Ranking Member
The Honorable John D. Dingell, Chairman Emeritus
The Honorable Diana DeGette, Ranking Member
Subcommittee on Oversight and Investigations
The Honorable Frank Pallone, Jr., Ranking Member
Subcommittee on Health

Attachment