



North Dakota
Insurance Department
Adam Hamm, Commissioner

June 22, 2010

The Honorable Kathleen Sebelius
Secretary, U.S. Department of Health and Human Services
200 Independence Avenue, S.W.
Washington, DC 20201

Dear Secretary Sebelius:

As you know, understanding the health insurance needs of Americans is critical as your department works to define essential benefits and standard benefit plans under the Patient Protection and Affordable Care Act.

In 2009, the North Dakota Insurance Department conducted a groundbreaking study with North Dakotans to determine their priorities when asked to develop a basic health insurance plan for the state.

CHAT, which stands for Choosing Healthplans All Together, is a computerized exercise that allowed participants to make choices concerning health insurance. There's a catch, though—there were more choices than resources. Participants had to select between the available options and come up with the most basic health plan they could afford.

Three common themes emerged during the study that influenced participants' decisions:

- Preventative care is important in controlling future costs.
- Reasonable access for rural residents to doctors and facilities is critical.
- It is important to cover as many basic needs as possible instead of offering a rich, but spotty, plan.

Although this study was planned before health care reform made its way into the national spotlight, the results may give you some insight into what some Americans consider important as your department works to define an essential benefits package.

Enclosed you will find a copy of the North Dakota Insurance Department's CHAT report for your reference.

Thank you for your consideration.

Sincerely,

A handwritten signature in blue ink, appearing to read "Adam Hamm".

Adam Hamm
Insurance Commissioner

Enclosure