



NATIONAL GAY & LESBIAN CHAMBER OF COMMERCE

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September 8, 2009

The Honorable Gennet Purcell  
Commissioner  
Department of Insurance,  
Securities and Banking  
810 First Street, NE, Suite 701  
Washington, DC 20002

Dear Commissioner Purcell,

I have deep concerns regarding your upcoming September 10<sup>th</sup> hearing which could divert and use for other purposes a portion of the reserves paid in by Care First subscribers – some of them struggling small businesses. I have no doubt these small business owners and employees intended these premiums to pay for their own health insurance coverage.

As I have traveled across the country, access to affordable healthcare is one of the top issues for Lesbian, Gay, Bisexual and Transgender small businesses, as it is a concern for all small businesses. This year it is especially relevant given the attention it has received as Congress considers health reform legislation. Taking a portion of the premiums paid by the subscribers of CareFirst – the largest insurer of small businesses in the District – would likely adversely affect premiums and inadvertently result in some small businesses being unable to pay higher premiums and possibly increasing the number of uninsured.

CareFirst has been a leader in the District of Columbia on healthcare issues facing LGBT small business. It was among the first insurers to offer domestic partner health insurance coverage to companies with fewer than 100 employees. CareFirst did so without any additional profit motive in mind and likewise, through its philanthropy, has been a supporter of lesbian and gay health needs in the District.

Representing the organization advocating the interests of the more than 800,000 lesbian, gay, bisexual, and transgender owned businesses and our networks in 45 states, including Washington DC, the National Gay & Lesbian Chamber of Commerce is the Largest LGBT business development and economic advocacy organization in the world. We are proudly based here in Washington, DC, and proudly call CareFirst our insurance provider.

If you do find CareFirst to be in possession of excess reserves, I hope you will rightly return those funds to the subscribers.

Sincerely,



Justin Nelson  
President, National Gay and Lesbian Chamber of Commerce

America's LGBT Chamber of Commerce