

JOSEPH P. YALCH, JR., D.D.S.

The Honorable Stephen Taylor  
Commissioner  
Department of Insurance, Securities, and Banking  
810 First Street, N.E., Suite 710  
Washington, DC 20002

Dear Commissioner Taylor:

I am writing in strong opposition to the proposal before you to take a portion of the premiums I paid in for the health insurance of the two employees of my dental practice and use those for purposes other than the health care of my employees.

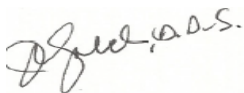
As a CareFirst subscriber, I am nothing short of shocked that you would even consider such a step. When small businesses like mine are struggling to pay for health coverage for our employees, why would you even contemplate such a counterproductive step toward small businesses in the District whose employees need health insurance? If too much has been paid in by CareFirst subscribers, then rebate it to us don't steal it for other purposes. Otherwise you are imposing a special tax on small-businesses insured through CareFirst.

In addition to adding a tax only on CareFirst subscribers, these same subscribers may face rising premiums if the CareFirst reserve is depleted in order to pay for public health programs in the District. Of course, public health programs are essential for District residents, but those who choose to *cover* themselves and their employees through Care First should not be singled out to pay for these efforts.

Would you please write me back and tell me so I can share with other small business owners, including dentists and others, that you oppose this proposal to use our health care premiums for purposes other than we intended when we paid them?

Sincerely,

Joseph P. Yalch, Jr.



DDS