

SAMPLE LETTER FOR HOUSE OF REPRESENTATIVES FROM INDIVIDUAL MEMBERS

The Honorable
United States House of Representatives
Washington, D.C. 20515

Dear Representative :

Representative Scott McInnis has introduced H.R. 1749, legislation that would promote health care coverage parity for individuals participating in horseback riding and other legal recreational activities. I am writing to ask you to cosponsor this vital piece of legislation.

In 1996 Congress passed the Health Insurance Portability and Accountability Act (HIPAA) to prohibit employers from denying health care coverage based upon a worker's pre-existing medical conditions or participation in legal activities. However, in 2001 regulations were adopted by the Internal Revenue Service, the Pension and Welfare Benefits Administration and the Health Care Financing Administration (now known as the Centers for Medicare and Medicaid Services) that effectively permit health insurers to exclude coverage for injuries resulting from riding and other forms of "dangerous" recreation.

While the regulations recognized that employers could not refuse health care coverage to an employee because they participated in a recognized recreational activity, they allowed insurance companies to deny benefits for injuries sustained in connection with the activity.

H.R. 1749 restores the original intent of the HIPAA law, which was to ensure coverage to those who participated in legal recreational activities for injuries. The bill specifically states that benefits cannot be denied for the treatment of an injury solely because the enrollee was involved in an activity such as horseback riding, motorcycling, snowmobiling, all-terrain vehicle riding, skiing or other similar legal activity.

According to the American Horse Council's study, *The National Economic Impact of the Horse Industry*, over 4.3 million people in the United States are recreational horse riders. Recreational riding generates over \$23.8 billion to the U.S. economy and supports 317,000 jobs. It promotes good health and family recreation. Please help us by cosponsoring this bill.

Thank you for your consideration.

Sincerely,

SAMPLE LETTER FOR SENATORS FROM INDIVIDUAL MEMBERS

The Honorable
United States Senate
Washington, D.C. 20510

Dear Senator :

Senator Susan Collins has introduced S. 423, legislation that would promote health care coverage parity for individuals participating in horseback riding and other legal recreational activities. I am writing to ask you to cosponsor this vital piece of legislation.

In 1996 Congress passed the Health Insurance Portability and Accountability Act (HIPAA) to prohibit employers from denying health care coverage based upon a worker's pre-existing medical conditions or participation in legal activities. However, in 2001 regulations were adopted by the Internal Revenue Service, the Pension and Welfare Benefits Administration and the Health Care Financing Administration (now known as the Centers for Medicare and Medicaid Services) that effectively permit health insurers to exclude coverage for injuries resulting from riding and other forms of "dangerous" recreation.

While the regulations recognized that employers could not refuse health care coverage to an employee because they participated in a recognized recreational activity, they allowed insurance companies to deny benefits for injuries sustained in connection with the activity.

Senator Collins' legislation restores the original intent of the HIPAA law, which was to ensure coverage to those who participated in legal recreational activities for injuries. The bill specifically states that benefits cannot be denied for the treatment of an injury solely because the enrollee was involved in an activity such as horseback riding, motorcycling, snowmobiling, all-terrain vehicle riding, skiing or other similar legal activity.

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Thank you for your consideration.

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