From: t.luedtke@navben.us Sent: 03/19/2010 8:48 AM To: 'joe.sestak@mail.house.gov' Cc: 'adam.axler@mail.house.gov'

Subject: Letter

Dear Congressman Sestak:

Thank you for your kind letter. This weekend offers the opportunity for a historic vote on health care. As we discussed with Mr. Axler, we believe health care reform is vitally important at this juncture in American history. Yet, we fear that we do not have what we need to put the country's health care system on the path to effective reform. This e-mail links to a draft amendment which we believe codifies what is already true within the existing code, legislative history, regulations, and judicial findings, yet no one has authority to state as true. This amendment would simply make such finding transparent for all to benefit.

With codification of the amendment employers would increase their use of wellness and prevention benefits, long-term care benefits, and funding towards retiree health benefits. These changes would decrease the budgetary costs associated with Medicare, Medicaid, any new health insurance subsidies, and future long-term care costs. If we may suggest, adding this amendment to the existing package. We would welcome a provision that the amendment would not take effect unless either the CBO determines that addition of the amendment would decrease net future budget costs OR what we say here is true and that the existing code, legislative history, regulations, and judicial findings already provide for the effects of this amendment. We would ask that Congress require the Secretary to report back to Congress by one year from the signing date of the legislation with a finding as to whether existing law meets the spirit of the proposed amendment.

http://www.vbid.us/Pubs/GovComm/Proposed%20402%20Amendment.pdf

Thank you for your kind consideration.

Sincerely.

Tim Luedtke, Principal and Consulting Actuary Navigator Benefit Solutions, LLC 610.296.3062

bcc: Congressman Holden Congressman Carney