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The Honorable Gus Bilirakis
U.S. House of Representatives
2112 Rayburn HOB
Washington, DC 20515

The Honorable Ron Kind
U.S. House of Representatives
1502 Longworth HOB
Washington, DC 20515

Dear Representatives Bilirakis and Kind:

Thank you both for your leadership on the Provide Accurate Information Directly (PAID) Act, (H.R. 5881.) As you know, current law has created an inefficient system for all parties trying to navigate the Medicare Secondary Payers (MSP) and Medicaid Third Party Liability (TPL) statutes. The bipartisan PAID Act would help unwind that process and ensure that every stakeholder is given a line of communication that can produce a timely and fair result.

The best way to illustrate the troublesome nature of the status quo is to envision an example of an accident where a Medicare or Medicaid beneficiary is covered by another party. Under such a scenario — including incidents ranging from auto accidents to workplace injuries — MSP policy dictates that the federal programs will not pay for health care expenses when another party is liable, but each stakeholder is left without details on what is expected of the primary payer. The liable party, who acts as the primary payer, is not sure which plan a beneficiary falls under, beneficiaries are unable to reach a settlement because the liable party cannot reasonably estimate their expenses, and taxpayers are stuck with a wasteful process.

The PAID Act straightens out these issues in a commonsense way. The bill simply requires the Centers for Medicare and Medicaid Services (CMS) to share relevant information promptly with the settling party, accelerating the settlement process. By putting this requirement in statute, all stakeholders will benefit from the enhanced clarity and transparency of MSP and TPL claims, while the federal government will enjoy lower costs through the improved coordination between the various parties. In short, a small legislative change will create a more judicious, established, and speedy process – with tangible benefits for everyone involved.

On behalf of MetLife Auto and Home, thank you for your work on this issue and for your sponsorship of the PAID Act. We encourage your colleagues to cosponsor the bill and ensure its speedy passage in both chambers of Congress.

Sincerely,

A handwritten signature in blue ink that reads 'Susan L. Greenwell'. The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.