



Solid partners, flexible solutions™

To: All Agents
From: Don Hamm, CEO and President - Fortis Health
Subject: Making A Difference

I don't know how you're feeling about the increasing government encroachment into the private health insurance marketplace, but I'm pretty fed up. Instead of sitting back and stewing about it, I'm going to get proactive.

Over the past three years, Fortis Health has significantly increased its investment in activities which are directed at not just reacting to government regulation, but moving to shape and influence our regulatory environment. We have had a number of successes, such as changing the law in Kentucky and New Hampshire to allow reentry into those individual medical markets, expansion of high risk pools in states like Colorado, elimination of barriers to the sale of short term medical products in states like Rhode Island, fending off small group rate compression legislation in Wisconsin, contributing to the defeat of onerous prompt pay legislation in Texas, successfully opposing federal Patient Bill of Rights legislation, and positioning ourselves in Washington, DC as the leading authority on MSAs and tax credits. But that's just the tip of the iceberg. There were over 4,000 health insurance related bills introduced by state legislatures last year. In addition, the federal government continued to increase its regulation of our industry. With health care costs in the news and topping political agendas, the regulatory environment is only going to get worse.

That means you need to stand up and be heard. You CAN make a difference. You represent our most powerful weapon because you are voters. We can lobby, fund campaigns, educate, you name it. But nothing matters more to government officials than votes. We've built a grassroots website that will make it easy for you to participate in the political process on the issues that impact our business and your livelihood. With this website, we plan to build the Fortis Action Network (FAN).

Our website will supply you with key insights regarding the political process, alert you of key public policy developments, call for your participation, and provide you with easy and effective tool with which to communicate pro-industry positions to your state and federal government officials. I urge you to take a few moments to sign up and join us in this critically important endeavor. Go to www.fortishealthpolicy.com/cc and become a Fortis Health FAN today. If you have any questions, please contact Fortis Health Government Relations at FHGovernmentRelations@us.fortis.com. Thank you.