

Sample Letter to the Editor

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Editor of **NAME OF LOCAL NEWSPAPER HERE**
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Dear Editor:

The 2004 increase in government employee health care premiums doesn't seem that terrible until you look back at the last several years. Since 1999, government employee premiums have skyrocketed, forcing employees and their families to pay 65 percent more today than just six years ago for health insurance.

As a result, some 250,000 government employees are going without health insurance – not because they don't want or need health care, but because they can't afford it.

OPM likes to tout the fact that government employees have a wide variety of insurance options from which to choose, which helps to keep premium costs down. Nothing could be further from the truth. That's because OPM refuses to harness the purchasing power of the 8.3 million people who belong to the FEHBP to hold insurance carriers accountable for the cost and quality of their plans. As a result, both taxpayers and government employees are paying more than they should, given the benefits provided.

Some say the FEHBP is a model for the private sector. Yet, the federal government pays only 70 percent of the premiums for this plan while large employers in the private sector and several large states pay at least 80 percent and often 100 percent of premiums.

Proposed legislation in both the Senate and the House would change the financing formula for FEHBP so that agencies would pay 80 percent of health care premiums. This legislation would make FEHBP more affordable for federal workers and their families. It is also a smart response to the government's much-discussed "human capital crisis."

Sincerely

Signature

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