

**Testimony of John A. Charles, Jr.  
President & CEO  
Before the Senate Health Committee  
Regarding SJM 2  
April 3, 2019**

My name is John Charles and I am President of Cascade Policy Institute, a non-profit policy research center.

Cascade has long been interested in reform of the health insurance system. Much of what is wrong with the present system is the result of federal intervention. It's unlikely that Congress can solve this problem; almost any new federal initiative is likely to make matters worse.

SJM 2 promotes the concept of innovation and experimentation at the state level by granting various waivers from federal regulation. We support that concept.

Some proponents of this bill are supporters of "single-payer" coverage. Cascade is not. However, proponents don't need to agree on what the outcome of state experimentation might be; only that devolving power is a step in the right direction.

I encourage your support of Senate Joint Memorial 2.

