Contact Info: <u>letters@syracuse.com</u>

Link to Article:

http://www.syracuse.com/news/index.ssf/2013/11/nearly_50000_have_signed_up_for_coverage_through_new_yorks_health_insurance_exch.html

Email Subject: Letter to the Editor

Hi,

I'm submitting the following letter on behalf of the CEO of the National Association of Health Underwriters, Janet Trautwein. Is there any chance you might be able to run it?

Best, Kelly ------Kelly Loussedes National Association of Health Underwriters 202-595-3074

Dear Editor,

A recent article reported that nearly 200,000 New Yorkers have applied for coverage through the state's insurance exchange but have not yet chosen a plan ("Nearly 50,000 have signed up for coverage through New York's health insurance exchange," Nov. 12). State officials must ensure that they can seek the counsel of licensed insurance agents and brokers before making their final decision on coverage.

Right now, consumers who don't use an agent or a broker at the beginning of the enrollment process are having difficulty adding one midstream. That must change, as consumers need the expert advice that agents can provide at the end of the process, when they're comparing complicated coverage options.

Access to agents is also linked to lower health costs. A recent study from the University of Minnesota found that premiums were 13 percent lower in counties with higher populations of brokers.¹

Sincerely,

Janet Trautwein Executive Vice President and CEO National Association of Health Underwriters 1212 New York Ave. NW, Suite 1100 Washington, DC 20005

¹ http://articles.washingtonpost.com/2013-08-22/national/41435388_1_small-firms-small-employers-brokers