

TAKING CARE

The professional health insurance agent and broker community looks forward to playing a constructive role in a reformed health system.



Members of the National Association of Health Underwriters (NAHU), the leading professional association for health insurance agents, brokers and consultants, work every day with individuals, families and employers of all sizes to help them purchase health insurance coverage and use that coverage in the best possible way. We are a dedicated group of more than 100,000 benefit specialists across the nation who advocate on behalf of our clients – American health insurance consumers – whose well-being is our primary interest.

TOP POLICY GOALS

TAKING CARE OF HEALTH CARE COSTS

Affordability is the key to the success of health reform. Creating new health coverage access will be a wasted effort if people are unable to pay for their coverage. Making coverage affordable for everyone doesn't just mean providing generous subsidies to help people pay for coverage. It also means looking at what is causing the cost of coverage to skyrocket, and that means taking a hard look at the cost of health care. We believe policymakers need to:

- Provide incentives for bundled payments and value-based purchasing for providers, employers and insurers.
- Place more emphasis on wellness, including creating more incentives for employer-sponsored plans and allowing for meaningful wellness programs for public-program beneficiaries and people seeking individual insurance coverage.
- Start a meaningful national conversation about how personal behavior choices are negatively impacting not only individual health, but also the physical and economic health of this country.

Lawmakers also need to closely examine how we plan to provide coverage assistance to the neediest of Americans in the future by:

- Allowing subsidies to be provided outside of exchanges. Providing new subsidies to lower-income private health insurance purchasers is laudable, but restricting recipients to only individual insurance coverage purchased through health insurance exchanges unfairly, unnecessarily and inappropriately limits consumer choices.
- Ensuring that any health coverage program established be adequately funded and have long-term financial viability. Creating unsustainable programs means that we will fail to deliver on promises made to our most vulnerable citizens and could very well bankrupt our states.
- Allowing individuals buying their coverage independently to enjoy the same tax advantages as their counterparts in employer-sponsored plans, but not at the expense of the existing employer-coverage income tax exclusion.



TOP POLICY GOALS

TAKING CARE OF BUSINESS

The members of our association are primarily small-business owners, and they make their living serving the health coverage needs of American employers and other consumers of health care. NAHU members know all too well how the high costs of medical care and new health coverage requirements are hindering our nation's economic growth. When these cost drivers are combined with the myriad of new notice requirements and other compliance procedures that employers must now perform for and on behalf of their employees, it is no surprise that many companies are re-evaluating their decision to provide health coverage to employees in the future.

To ensure that employers continue to invest in their employees' health care needs in the years ahead, NAHU believes that many of the new health reform requirements that are discouraging employer-sponsored coverage should be addressed quickly. Provisions that will increase employer costs and create compliance burdens that should be scrutinized include:

- The employer responsibility requirements relative to providing coverage, including the related fines
- Employer responsibilities concerning health benefit exchanges
- Benefit plan and deductible restrictions on small employers
- The new health insurance premium tax
- New employer notification and reporting requirements
- The non-discrimination requirements for all fully insured group plans
- A multitude of other compliance requirements, definitions and timeframes that conflict with time-tested employer benefit practices and other state and federal health care laws

TAKING CARE OF OUR CLIENTS

Health insurance consumers today have many questions and concerns about how new marketplace changes will impact them moving forward. Professional health insurance agents and brokers want to support their clients in choosing and making the most of new coverage options by providing assistance, trusted advice and service. We need our representatives to ensure that health insurance consumers always will have the ability and option to work with licensed professionals. Lawmakers can do this by supporting:

- Changes to the health reform law's medical loss ratio requirements so that consumers can continue to have access to professional independent health insurance agents and brokers. This provision has already resulted in service reductions and lost jobs and, if it is not changed, these reductions are expected to accelerate.
- The creation of health insurance exchanges by both the states and federal government that allow individuals and business owners to utilize traditional agent and broker services. Exchange consumers need agent and broker access both during the annual enrollment process and to handle their service and policy comparison needs on an ongoing basis.

We all have a stake in getting health care reform right. The members of NAHU sincerely hope policymakers can work in a bipartisan manner to build on the parts of our health system that work and fix the parts that are broken. We urge the preservation of Americans' choices in doctors, health plans and benefit specialists, and the delivery of health reform that guarantees access, lowers costs, improves health care quality and puts the needs of the American people first.

TAKING CARE OF THE FUTURE

Policymakers should make every effort to ensure that the safety net that provides health coverage to the American senior population is solvent, stable and efficient. Not only do millions of American seniors depend on both the Medicare and Medicaid programs, but the performance and stability of these programs also impacts health care costs for all other privately insured individuals in this country. That's why lawmakers should:

- Take the necessary steps needed to preserve Medicare flexibility for seniors and restore the long-term financial health of the program.
- Refrain from financing deficit reduction measures or other health care reform programs on the backs of our nation's senior citizens by changing the funding of their private Medicare coverage options.
- Provide new financial incentives to encourage Americans to make the financially responsible decision of purchasing private long-term care insurance. If more people privately financed their long-term care needs, both the federal government and the states would reap enormous savings in reduced Medicaid expenditures. More importantly, private long-term care insurance ensures that individuals have options and peace of mind, should care become necessary.

NATIONAL ASSOCIATION OF HEALTH UNDERWRITERS

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