



National Association of Health Underwriters

America's Benefits Specialists

For Immediate Release
August 31, 2006

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Citizen's Health Care Working Group Issues Interim Recommendations *NAHU Offers Comment*

(Arlington, VA) – As directed by the 2003 Medicare Modernization Act, the Citizens' Health Care Working Group released interim recommendations to help improve America's health care delivery system. While creating general recommendations is a step in the right direction, their very broad nature makes these interim recommendations fraught with pitfalls that could lead the American government down a path it does not want to go.

“One problem I see is with over simplified recommendations is that they leave too much room for interpretation,” stated Janet Trautwein, NAHU CEO and EVP. “For example, recommendation five states, *it should be public policy that all Americans have affordable health care.* While this sounds ideal to most ears, it could spell government-run health care to some on Capitol Hill. We need to be clear in our language that there is a difference between access to health care services and insurance benefits for such services.

"As a society, we have a responsibility to see that people receive the health care services they truly need. However, any attempt to provide Americans with universal access to health coverage must preserve the private health insurance market. Other countries have experimented with government-run health care systems, and this has only resulted in high-cost, lower quality and rationed care. Americans need to be able to access a competitive health insurance marketplace with a wide range of health plan choices.

“We also have grave concerns about the development of a “core benefits package” for all Americans (recommendation six), as we oppose the federal government getting into the health benefit mandating business. Benefit mandates add to the cost of health insurance, as has been demonstrated repeatedly at the state level. There are now over 1,800 benefit mandates in existence, which various studies have shown add as much as 25 percent to the cost of insurance premiums.

“The work being done by the Citizens' Health Care Working Group is important and we urge them to be specific on how Congress and the President can best work to make health care viable for all Americans. It is absolutely critical that the action plan developed include private-public partnerships so we can effectively address this national health care crisis.”

The National Association of Health Underwriters represents over 20,000 health insurance agents, brokers, consultants and professionals. Its members serve employers and individual consumers in accessing and purchasing affordable health insurance and related products. For more information, please contact Kelly Loussedes, vice president of public relations, at 703-273-3816 or kloussedes@nahu.org, or Brandi Travis, manager of communications, at 703-276-3815 or btravis@nahu.org.

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