



National Association of Health Underwriters

America's Benefits Specialists

FOR IMMEDIATE RELEASE
July 11, 2006

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NAHU Applauds CMS for Creating More Health Care Choices for Seniors

(Arlington, VA) -- The National Association of Health Underwriters (NAHU) applauds the Centers for Medicare and Medicaid Services (CMS) for taking the initiative in providing consumer-directed health plans for Medicare beneficiaries through Medicare Advantage programs beginning next year. The new program will also include a demonstration project that allows Medical Savings Account (MSA) coverage to be offered to Medicare beneficiaries. MSAs are similar to the cost effective Health Savings Accounts (HSA) plans.

“Access to affordable health insurance for all segments of the population is our highest health care priority,” stated NAHU EVP and CEO Janet Trautwein. “CMS proposes a sensible solution that would implement proven market-driven initiatives to restore competition to the health care market through savings accounts. MSAs are a health insurance option that allow Medicare beneficiaries to contribute money to savings accounts to help pay for health insurance costs not covered by their insurance and to save for future medical expenses. Even though Medicare’s total payments to the new plans will be the same, the additional improvements including coverage for preventive services and plan choices will makes these plans very attractive to seniors.

“CMS’ emphasis on making savings accounts more appealing to a broader number of individuals and employers is a vital part of reducing the number of uninsured Americans. HSA-type plans have never been an option with Medicare until now. Not only are HSAs helping more Americans afford health insurance, they are also addressing the issue of rising health care costs. HSAs give consumers a reason to be value-conscience shoppers in the health care marketplace. When patients are paying more attention to the cost of health care and demanding value for their dollars, total health care spending will decline.

“We believe a better health care system can be realized through Americans having more choices and control over their health care decisions. Choice and competition can work in the health care arena as they have in most sectors of our economy by: encouraging innovation, creating new ideas for controlling costs and delivering health care in a more effective way.”

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 703-276-3835 or kloussedes@nahu.org, or Brandi Travis, manager of communications, at 703-276-3815 or btravis@nahu.org.

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