



## National Association of Health Underwriters

*America's Benefits Specialists*

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### **Solving the Uninsured Crisis – NAHU Suggests Solutions**

(Arlington, VA) -- The National Association of Health Underwriters (NAHU) believes that all Americans should have access to high-quality and affordable health care and salutes the participants of "Cover the Uninsured Week" for raising awareness on our Nation's uninsured children.

"Millions of Americans children currently lack health insurance coverage," stated NAHU Executive Vice President and CEO Janet Trautwein. "We believe SCHIP should be reauthorized and we look forward to working with Congress and the Administration on the reauthorization process. However, the program needs some modifications and cannot be considered the sole solution to the problem of the uninsured. We are concerned about the challenges various state programs have had in enrolling eligible children, as well as regulatory barriers for states and problems with crowd-out.

"In particular, we would like to see the reauthorization legislation address covering SCHIP-eligible children through the employer-based health insurance system. Many parents of SCHIP-eligible children have access to employer-sponsored health insurance coverage but cannot afford their portion of the dependent premiums. Some of these parents enroll their children in SCHIP, but many children remain uninsured. NAHU feels that the process for states to voluntarily use SCHIP dollars to subsidize such employer-sponsored coverage must be made much simpler so that more families can be covered together under the same private-market plans. While subsidization of employer-sponsored health insurance certainly won't be the solution for all SCHIP-eligible children, it would be an attractive option for many working families, and NAHU members work every day with employers that would love to be able to offer this type of subsidized coverage to their eligible employees as a benefit.

"We feel it is important to elevate the issue of the uninsured every day and we will continue to work with members of Congress and state legislators to find sensible solutions to this national crisis," added Trautwein. "Insuring America is in everyone's best interest."

The National Association of Health Underwriters represents over 20,000 health insurance agents, brokers, consultants and professionals. Our 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](mailto:kloussedes@nahu.org).

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