



**FOR IMMEDIATE RELEASE**  
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## **NAHU Supports Legislation to Protect Consumers and Jobs**

(Washington, DC) – The National Association of Health Underwriters (NAHU) applauds Senators Mary Landrieu (D-LA), Johnny Isakson (R-GA), Ben Nelson (D-NE) and Lisa Murkowski (R-AK) for introducing a bipartisan proposal today that protects health care consumers and the economy by preserving the role of health insurance agents and brokers. Janet Trautwein, CEO of NAHU, made the following statement today in support of the *Access to Independent Health Insurance Advisors Act of 2012* (S. 2068):

“The medical loss ratio (MLR) requirements contained in the Patient Protection and Affordable Care Act (PPACA) are having a devastating financial impact on the country’s approximately half-million licensed professional health insurance agents and brokers, as well as on all of their employees and their millions of employer and individual clients. While we agree with the goal of providing consumers with more value for health care dollars spent, the PPACA MLR requirements significantly and negatively impact access to health insurance agents and brokers, at the very time our economy is the weakest and health care consumers need the most help.”

The *Access to Professional Health Insurance Advisors Act of 2011* (H.R. 1206), was introduced in the House by Representatives Mike Rogers (R-MI) and John Barrow (D-GA) in March of 2011 to achieve this objective. It currently has 170 bipartisan co-sponsors.

S. 2068 makes some slight modifications to H.R. 1206 based on the MLR experience over the past year. Representatives Rogers and Barrow support these changes, which include:

- Limiting the MLR exclusion to the individual and small-group health insurance markets, where the problem is most severe.
- Clarifying that any bonuses agents may receive remain a carrier administrative expense. Unlike commissions, bonuses are paid by the carrier and can be reasonably deemed administrative expenses.
- Striking language expanding the state MLR adjustments, as the majority of states that applied have already received their determination from the Department of Health and Human Services (HHS). Under S. 2068, the waiver process will remain as is.

“Millions of individuals and small businesses depend on licensed agents and brokers to help them navigate the health care marketplace and find health plans that suit their needs and budgets,” added Trautwein. “In fact, as the Congressional Budget Office reported, agents and brokers often serve as de facto human resources departments for many small firms -- negotiating premiums, processing claims and enrolling employees. Without agents' expert advice, many individuals and businesses will end up spending more for health insurance and receive less care.

“We look forward to working with members of Congress and the Administration on this critical issue as well as other needed improvements to the health care reform law.”

The National Association of Health Underwriters represents 100,000 professional health insurance agents and brokers who provide insurance for millions of Americans. NAHU is headquartered in Washington, DC. For more information, please contact Kelly Loussedes at 202-595-3074 or e-mail [kloussedes@nahu.org](mailto:kloussedes@nahu.org).

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