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## NAHU Applauds Senate Introduction of MLR Legislation

Washington, D.C. — The National Association of Health Underwriters (NAHU) congratulates Senators Johnny Isakson (R-GA) and Chris Coons (D-DE), the lead sponsors of the bipartisan bill to revise the Affordable Care Act's (ACA) medical loss ratio (MLR) requirements. The *Access to Independent Health Insurance Advisors Act* (S. 2303) mirrors a bill in the House that specifically excludes agent and broker commission from the MLR formula enacted in the ACA.

"The MLR rules have had a detrimental impact on agents and brokers, as well as consumers who rely on these professionals for advice," stated NAHU CEO Janet Trautwein. "The Act clarifies that agent compensation is not an insurance company administrative expense, which provides much-needed relief to agents and brokers, who are needed now more than ever to help consumers navigate all of the post-ACA health insurance changes.

"MLR has caused serious harm to agent and brokers and their ability to provide essential services to the consumers who depend on them to assist with finding appropriate coverage. Due to the mass exodus of agents and brokers from the marketplace, individuals and small businesses are having a very difficult time accessing affordable insurance.

"MLR has also impacted the number of health insurers doing business in the individual and small-group markets. By including agent and broker commissions as part of their administrative costs, many new or smaller insurers are not able to meet the requirements of the MLR while supporting the agents and brokers who serve their customers. This has left consumers underserved, reduced competition and caused countless insured individuals to lose coverage.

"We look forward to working with members of Congress and the Administration on the enactment of this important bipartisan legislation to help ensure that the professional, licensed guidance of insurance agents and brokers remain available to consumers."

*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, D.C. For more information, visit [www.nahu.org](http://www.nahu.org).*

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