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NAHU Continues to Support Bipartisan MLR Legislation

Washington, D.C. — The National Association of Health Underwriters (NAHU) congratulates Representatives Billy Long (R-MO) and Kurt Schrader (D-OR), the lead sponsors of the bipartisan bill to amend the Affordable Care Act's medical loss ratio (MLR) requirements. The *Access to Professional Health Insurance Advisors Act* (H.R. 4575) would remove independent agent and broker compensation from the definition of "administrative expense" under the MLR rule to protect jobs and preserve the critical role of agents and brokers.

"The MLR rules have inhibited the number of insurers willing to write health insurance in the individual and small-group markets," explained NAHU CEO Janet Trautwein. "By restricting the calculations to include independent 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.

"MLR has also caused serious harm to agent and brokers and their ability to provide essential services to consumers, who depend on them to assist with finding coverage. Because of MLR, agents and brokers are leaving the market and small businesses and individuals are having a harder time finding affordable insurance. This bill would ensure that the doors of these small businesses stay open and individuals continue to have access to quality health insurance coverage.

"While NAHU agrees with the goal of providing consumers with more value for healthcare dollars spent, the health reform law's MLR requirements significantly and negatively impact access to health insurance agents and brokers by wrongfully including agent and broker commissions with administrative costs.

"We look forward to working with members of Congress and the Administration on this critical issue as well as other needed improvements to protect health insurance 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.

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