



NAHU's Federal Policy Priorities 2016

The National Association of Health Underwriters is the leading professional association for health insurance agents, brokers, general agents and consultants. NAHU members work every day with individuals, families and employers of all sizes to help them purchase health insurance coverage and use that coverage in the best possible way. We are a dedicated group of more than 100,000 benefit specialists across the nation who advocate on behalf of our clients – American health insurance consumers.

The professional health insurance agent and broker community looks forward to the potential opportunities of working toward healthcare stability. To make the healthcare insurance market more efficient and more responsive to American employers and individual health consumers, we believe some changes need to be made to ensure access, choice and affordability. More information on each of NAHU's key priorities can be found at www.nahu.org/2016FederalPrioritiesResources.cfm. As such, our top federal policy priorities are:

Access to Licensed Benefit Professionals

Health insurance consumers today have many questions and concerns about how marketplace changes will impact them moving forward. Professional health insurance agents and brokers want to support their clients in choosing and making the most of new coverage options by providing assistance, trusted advice and service. We need policymakers to ensure that health insurance consumers will always have the ability and option to work with licensed professionals. Lawmakers can ensure that American healthcare consumers will continue to be served by qualified professionals by:

- **Removing Broker Commissions from Medical Loss Ratio**
 - H.R. 815 and S. 1661 would remove broker commissions from the MLR calculation in the health reform law. The MLR provision has already resulted in service reductions and lost jobs. If it is not changed, these reductions are expected to accelerate. Enactment of this legislation will ensure that consumers can continue to have access to professional independent health insurance agents and brokers.
- **Improving Access for Agents and Brokers to HealthCare.gov**
 - Complete the federal exchange broker portal for the individual marketplace.
 - Amend the marketplace coverage application and transaction records to track and record the identifying numbers for all navigator/non-navigator assisters, call-center support personnel and certified agents who assist an enrollee.
 - Enhance technology efforts that will allow agents and individual consumers better access to the marketplace, including a dedicated call center to assist agents and brokers in complex enrollments.

Choice of Health Plans

Many members of our association are small-business owners who make their living serving the health coverage needs of American employers of all sizes and their employees. NAHU members know all too well how high healthcare costs and new coverage requirements are hindering our nation's economic growth. When these cost-drivers are combined with myriad new compliance responsibilities that employers must now perform on behalf of their employees, many companies begin to reevaluate their benefit choices. To ensure that employers continue to invest in their employees' healthcare needs in the years ahead, NAHU believes health-reform requirements that are discouraging employer-sponsored coverage should be addressed, including:



- **Employer Reporting**
 - H.R. 2712 and S. 1996 address new challenges related to counting employees and complying with employer reporting requirements that impact both small and large employers.
- **Small Business Tax Credit**
 - H.R. 762 and S. 379 would increase the effectiveness and structure of the small business tax credit.

Furthermore, policymakers should make every effort to ensure that the safety nets that provide health coverage to lower-income and older Americans are solvent, stable and efficient. Not only do millions of Americans depend on the Medicare and Medicaid programs, but the performance and stability of these programs also impact healthcare costs for all other privately insured individuals in this country. To ensure that our aging population has access to the viable health coverage choices, we support:

- **Medicare Advantage Open Enrollment**
 - H.R. 588/2581 would restore the open enrollment period for Medicare beneficiaries to make a one-time plan switch to another Medicare Advantage plan or return to traditional Medicare for 90 days after the beginning of each calendar year.
- **COBRA as Creditable Coverage**
 - Allow COBRA coverage to count as creditable coverage for Medicare beneficiaries just as employer-sponsored coverage does.

Changes to Increase Affordability

Affordability is the key to the success of health reform. Making coverage affordable for everyone does not mean providing subsidies to help pay for coverage. It means examining what is causing the cost of coverage to skyrocket and taking a look at the cost of medical care. The high cost of health insurance is directly related to the increasing expense of medical care. New taxes and fees, coupled with new mandated benefit requirements and changes to the way health coverage is being priced, mean that the costs continue to increase for many Americans. Lawmakers should help improve access and affordability by:

- **Repealing the Cadillac/Excise Tax**
 - H.R. 879, H.R. 2050, S. 2045 and S. 2075 would permanently repeal the “Cadillac Tax,” which will impose a 40% excise tax on health plans that exceed certain cost thresholds beginning in 2020, following the two-year delay passed in December 2015.
- **Stopping the HIT**
 - H.R. 928 and S. 183 would permanently eliminate the national premium tax (HIT) that will add more than \$500 annually in costs to a typical family policy, with the total cost in 2016 of \$11.3 billion.