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NAHU Statement on Final MLR Rule

(Washington, DC) – Today the Department of Health and Human Services (HHS) issued a final rule and an interim final rule addressing a variety of issues relative to the Patient Protection and Affordable Care Act's (PPACA) medical loss ratio (MLR) requirements. The National Association of Health Underwriters (NAHU) is disappointed that HHS did nothing to mitigate the adverse effects the MLR rule is currently having on the ability of insurance producers to serve the demands and needs of health care consumers.

“The National Association of Insurance Commissioners (NAIC) was specifically charged by Congress to craft MLR guidelines for the Patient Protection and Affordable Care Act (PPACA),” stated Janet Trautwein, CEO, NAHU. “Just last week, the NAIC passed a resolution urging HHS and Congress to take action to preserve the role of professional health insurance agents and brokers as consumer advocates and advisors. This unprecedented action by the NAIC shows the commitment of our nation's state insurance commissioners to protecting consumer and employer access to professional health insurance agents and brokers, and we will continue to work with HHS to find an acceptable solution to this ongoing problem.

“We now call on Congress to heed NAIC's recommendations and pass H.R. 1206, the bipartisan legislation introduced by Representatives Mike Rogers (R-MI) and John Barrow (D-GA) that would exclude agent and broker compensation from the MLR calculation and provide state insurance regulators with greater flexibility with medical loss ratio (MLR) implementation. We look forward to working with members of Congress on this critical issue.”

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 about NAHU, please contact Kelly Loussedes at 202-595-3074 or e-mail kloussedes@nahu.org.

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