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AMA APPLAUDS HHS ADOPTION OF NAIC MEDICAL LOSS RATIO RECOMMENDATION

Statement attributable to: Cecil B. Wilson, M.D.  
President, American Medical Association

"Patients deserve to get the maximum value from their health insurance premiums, and requiring that at least 80 percent of the patients' premium dollars be spent on medical care can help accomplish this goal. The AMA worked closely with the National Association of Insurance Commissioners (NAIC) to prevent the health insurance industry from undermining this important patient benefit from the new health care law. We are pleased that HHS did not allow the health insurance industry to claim administrative expenses as medical losses, artificially inflate the medical loss ratio, or calculate their ratios at the national level. The AMA supports HHS' decision to adopt the NAIC recommendations in full, and urges HHS to keep the health insurance industry from diverting premium dollars away from medical care."

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