



National Association of Health Underwriters

America's Benefits Specialists

March 12, 2010

The Honorable Nancy Pelosi
Speaker, U.S. House of Representatives
Washington, DC 20515

The Honorable John Boehner
Minority Leader, U.S. House of Representatives
Washington, DC 20515

The Honorable Harry Reid
Majority Leader, U.S. Senate
Washington, DC 20510

The Honorable Mitch McConnell
Minority Leader, U.S. Senate
Washington, DC 20510

Dear Speaker Pelosi and Leaders Boehner, Reid and McConnell:

On behalf of the membership of the National Association of Health Underwriters (NAHU), a professional trade association representing more than 100,000 health insurance agents, brokers and employee benefit specialists from all across America, I would like to reiterate our formal opposition to H.R. 3590, *The Patient Protection and Affordable Care Act of 2009*. In addition to our numerous policy objections, NAHU has grave concerns about the tortuous legislative processes and procedures with which Congress is seeking to ignore negative public opinion on this bill.

Instead of rushing to pass a flawed measure that will simply raise the price of health coverage for millions of more Americans than for which it would lower them, NAHU urges you in the strongest of terms to reconsider this legislation. We encourage you to work together on a bipartisan basis to develop an affordable and responsible means of achieving the needed reforms to our nation's health care delivery system. No legislation of this magnitude should rely on the support of one party.

NAHU members help individuals and employers of all sizes purchase health insurance coverage, use their coverage effectively and make sure they get the most out of the benefits they have purchased. We want all Americans to have access to the highest quality and most efficient health care delivery system possible, and we do believe that changes to our existing system and private insurance markets are necessary.

However, we continue to believe the current legislation is misguided on several levels. First and foremost, the measure does not substantially bend the cost of providing medical care, which is the true driver of private health insurance premiums. We also believe that many of the deficit-reduction provisions, such as the CLASS Act and the scheduled cuts to Medicare providers, represent questionable "double counted" savings that will actually add to our federal budget deficit significantly over time. Second, the legislation contains billions of dollars in new taxes and fees that will directly increase the cost of private health insurance premiums for consumers long before most

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of the market reforms in the legislation would take effect. And many of these market reform provisions are currently structured so that they will actually raise private health insurance costs for millions of Americans. For example, the individual mandate enforcement provisions in the legislation are so weak that they are certain to lead to adverse selection which will cause health insurance premiums to rise significantly.

Third, even though a government-run public plan option has been eliminated from consideration, the proposed public program expansions in the current legislation will still exacerbate the current cost-shift by providers to private payers, which already averages almost \$1800a year per privately insured family. Finally, we are extremely concerned that this legislation irresponsibly finances health reform on the backs of people who already have private coverage or buy private coverage for their employees.

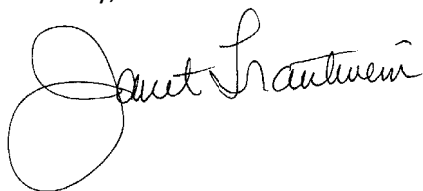
NAHU agrees that our health insurance markets are not perfect. The individual market in particular is rife with access and cost problems in many states, and we believe appropriately structured federal reforms could do a great deal to help consumers purchasing private coverage. We urge you to review NAHU's American Solution, our vision for affordable and responsible reform, for ideas that could make a significant difference in making health insurance more accessible and affordable for millions of Americans in a financially responsible way.

NAHU acknowledges the effort you have invested in health reform and the inclusion of health insurance agents and brokers in the reform process. But our membership firmly believes that it is far more important to get health reform right than it is to pass a seriously flawed measure quickly. The legislation under current consideration will do much more to harm American health care consumers than it will to help them.

Consumers are the clients of our members, and their well-being is our primary interest in health reform. Our health insurance agents, brokers and consultants want to achieve a workable solution to improving our health care system. We urge you to halt this process now and work together on legislation that will actually achieve our common goal: a world-class and affordable health care system for all Americans.

If you have any questions, or if we can be of any additional assistance, please do not hesitate to contact me at jtrautwein@nahu.org or 703-276-3806.

Sincerely,

A handwritten signature in black ink that reads "Janet Trautwein". The signature is written in a cursive style with a large, looping initial "J".

Janet Trautwein
Executive Vice President and CEO
National Association of Health Underwriters

cc: The Membership of the United States House and Senate