

FEDERAL LEGISLATIVE SUCCESS



Our legislative successes have been building for a number of years. In the last several years, we have worked towards many achievements related to the new health reform law and other federal health policy measures. Some of them include:

- We lobbied for and were successful in getting the \$2,000/\$4,000 small-employer deductible cap repealed.
- We fought for the inclusion of agents and brokers in both individual and small-group exchanges.
- We lobbied for and were successful in lifting the restrictions on FSAs so consumers can now roll over unused funds into the next year.
- We succeeded in pushing for a one-year delay of employer mandate penalties.
- We succeeded in pushing for an additional year delay for employers with 50-100 employees.
- We lobbied for and were successful in having increased wellness incentives included in all types of health insurance plans.
- We lobbied for and were successful in the passage of legislation in the House of Representatives that would protect employers' and employees' ability to get affordable health insurance overseas.
- We were largely responsible for the passage of federal high-risk pool funding, which did not exist until we lobbied for it.
- We were instrumental in the passage of HSA legislation as a part of the Medicare bill, as well as many of the risk-adjustment provisions included in MMA and Part D of the Medicare program.
- We were instrumental and largely responsible for the LTC partnership legislation that passed at the federal level, creating a private/public partnership that made it more feasible for people of moderate income to purchase private long-term care insurance.
- We were instrumental in the language allowing the Children's Health Insurance Program to make further use of private insurance as a vehicle for S-CHIP funding.



- We negotiated MLR from 90/10 to 80/20.
- We negotiated the safe harbor on the affordability penalty of the employer mandate.
- We worked for and were successful in the repeal of the 1099 reporting requirements initially in the health reform law.
- We negotiated the look-back provisions on the employee counting rule.
- We negotiated the 30-day waiting period to 90 days.
- We successfully lobbied to use existing small-employer policies as an essential benefit model instead of a service by service model.
- We were instrumental in getting legislation that would remove agent compensation from the MLR calculation re-introduced in the House and Senate.
- We lobbied for and were successful in the passage of legislation in the House of Representatives that would change the definition of a full-time employee under ACA from 30 hours to 40 hours.
- We were instrumental in shelving parts of the proposed Medicare Part D Rule the administration released that would have transformed the Medicare Advantage and Medicare Prescription Drug Program by eliminating choice for seniors and increasing premiums and drug costs. In the portion that was finalized, we got agent renewal commissions restored to previous levels and streamlined an agent testing requirement.
- We were successful in getting legislation that would delay and repeal the Health Insurance Tax (HIT) introduced in the House of Representatives.
- We were successful in getting Senate legislation introduced to address multiple agent-specific issues with the new health insurance exchange.

NAHU leaders are called on to testify before key congressional committees on a regular basis, and our members and staff are routinely sought out for expert health insurance market advice by many congressional and administration offices. The very existence of and publicity surrounding the multiple bills to address agent-specific issues with both the health reform law's medical loss ratio requirements and the functioning of the health insurance exchanges has brought the value brokers bring to their clients into the forefront. There is no question in Washington, D.C., about what brokers do now, and the widespread bipartisan acknowledgment of your important role will serve us in many ways as the years progress. In many ways, the work our membership has done to demonstrate broker value to policymakers is our top accomplishment because of its lasting impact.

