**Agents and Clients Share Experiences to Fight ACA’s MLR Regulation**

(City, State)—The state or chapter name Association of Health Underwriters’ (XAHU) “Brokers Making a Difference” campaign has collected numerous stories detailing the value of agents and brokers in an effort to educate members of Congress on why they should support the Access to Professional Health Insurance Advisors Act of 2015 (H.R. 815). H.R. 815 is a bipartisan bill to repeal the Patient Protection and Affordable Care Act’s (PPACA) medical loss ratio (MLR) requirements.

The MLR requirements were designed to limit the amount that a health insurance company can spend on administrative costs. Specifically, the MLR requirement states that 80% of all individual and small-group insurance premium dollars must go to medical care, with the remaining 20% going to administrative costs.

Unfortunately, the structure of this requirement not only includes independent agent and broker compensation in insurers’ MLR calculations, but it also classifies it as an administrative expense. In reality, health insurance agent and broker commissions are passed-through fees folded into insurance premiums—they have never been a part of the insurer’s bottom line. As a direct result, many agents are seeing a net reduction between 30% and 50% of their business incomes.

The impact has caused diminished access to health insurance agents, particularly in the individual and small-group markets. This will leave consumers overwhelmed and ill-advised, and cause countless individuals to unknowingly purchase insufficient coverage for their specific needs.

“Professionally licensed and trained agents and brokers, including our members, are committed to providing a year-round service fostering quality and affordability,” stated Janet Trautwein, CEO of the National Association of Health Underwriters (NAHU). “We collected these stories in an effort to provide representatives with a more tangible explanation of how agents help their clients with claim issues, service questions and compliance matters throughout the life of each policy they sell.”

Regulators’ misconception of what insurance agents and brokers do for their clients threatens their ability to continue practicing. XAHU’s “Brokers Making a Difference” campaign goal is to preserve the agent’s role in providing essential services to consumers at a time when individuals and businesses have the most need for guidance.

Insert your Chapter’s Boiler Plate **or** use NAHU’s (below).

*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, D.C. For more information, visit www.nahu.org.*

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