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Link to article: <http://www.cincinnati.com/story/money/2016/11/07/health-insurance-open-enrollment/93432876/>

Email Subject: Letter to the Editor

Hi,

I'm submitting the following letter on behalf of the CEO of the National Association of Health Underwriters, Janet Trautwein. Is there any chance you might be able to run it?

Best,  
Kelly

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Kelly Loussedes  
National Association of Health Underwriters  
[202-595-3074](tel:202-595-3074)

Dear Editor,

A recent article offered tips for buying a health insurance plan on the exchanges ("It's time for health insurance open enrollment," November 10).

Such advice is sorely needed. Many people don't fully understand their insurance options. Only 4 percent of Americans can correctly define insurance terms like co-insurance, copayment, deductible, and out-of-pocket maximum, according to a recent survey.<sup>1</sup>

Ohioans confused by these terms should consider speaking with an insurance agent or broker. These professionals spend a lot or most of their time explaining coverage to clients.<sup>2</sup> Agents and brokers can help consumers pick the plans that best suit each person's unique needs and budget.

Sincerely,  
Janet Trautwein  
CEO, National Association of Health Underwriters  
1212 New York Ave. NW, Suite 1100  
Washington, DC 20005

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<sup>1</sup> <http://www.cnb.com/2016/11/04/many-americans-dont-know-much-about-health-insurance--and-it-will-cost-them.html>

<sup>2</sup> <https://kaiserfamilyfoundation.files.wordpress.com/2013/01/8321-f.pdf>