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Link to article: http://www.nytimes.com/2015/06/23/upshot/medical-insurance-is-good-for-financial-health-too.html?_r=0&abt=0002&abg=0

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

Kelly Loussedes
National Association of Health Underwriters
202-595-3074

Dear Editor,

A recent article reported that "high medical costs remain for some families" despite the recent expansion of insurance coverage ("Medical insurance is good for financial health too," June 22). That's why health insurance agents and brokers are so important. They have a decades-long track record of connecting consumers with coverage that suits their needs and budget.

For starters, agents save consumers money. According to research from the University of Minnesota, premiums are 13 percent lower in counties with the greatest concentration of brokers.¹

Agents are also experts at identifying plans consumers may not be able to find themselves. One study found that nearly half of agents spend a lot or most of their time investigating coverage options.²

Sincerely,

Janet Trautwein
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National Association of Health Underwriters
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¹ <http://www.nber.org/papers/w19342>

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