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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
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Dear Editor,

A recent article reported that the new health reform law's requirement that insurers spend at least 80 to 85 percent of premiums on medical claims will help "guarantee that consumers get the most out of their premium dollars." ("Health-care reform prescription: 80%, or else," Nov. 23) The evidence suggests otherwise.

A 2006 PricewaterhouseCoopers study found that residents of states with these "minimum medical loss ratios" faced higher premiums, fewer choices, and less competition than their counterparts in states without them.

Further, the new rules may reduce the ability of consumers to consult professional health insurance agents. More than half of small businesses rely on brokers to provide their health benefits and essentially function as their human resources departments. Diminishing the role of agents will force small businesses to shoulder these costs themselves -- and consequently, raise costs for their employees and customers, too.

Truly guaranteeing consumers get the most out of their premium dollars requires that they have access to professional benefit specialists, who each and every day help millions of Americans navigate the health care system, advocate on consumers' behalf when problems arise, identify cost-saving opportunities and keep consumers informed of new changes that may impact them.

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