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Communicating for America Founder and Chairman Milt Smedsrud, CA President Wayne Nelson, and CA Vice President of Government Relations Ben Schierer were recently in Washington, D.C. to discuss how the implementation of the recently passed HR 3590 Patient Protection and Affordable Care Act would affect both the members of CA as well as rural America in general.

CA met with a number of different associations to discuss how to work together to ensure that associations remain viable and members continue to benefit from the power of their associations.

CA met with former South Dakota Senator and Senate Majority Leader Tom Daschle. CA has a strong relationship and history of working with Senator Daschle on issues important to rural America.

CA also met with the Coalition for Affordable Health Care, the Health Policy and Legislation Director for the National Association of Insurance Commissioners, and the Office of Rural Health Policy for the Department of Health and Human Services. The office of Rural Health Policy suggested that CA be named to a rural health advisory committee. CA is currently working on sponsoring a meeting on rural health care including health care providers, consumers, the HHS rural health office and legislative leaders. CA President Wayne Nelson was also recently featured in a Wall Street Journal article on health care reform, noting CA's long history of work on behalf of state high risk pools for the medically uninsurable.

CA made the following points on behalf of our members and rural America:

1. Rural is unique regarding health insurance and healthcare.
2. Smaller companies and more competition is important to rural America.
3. Association Group health insurance continues to be viable as it has for the last 40 years.
4. Experience rating over the whole group is important to maintain the value and power of the association.

Smaller companies are often more willing to try innovative options that fit in well with the uniqueness of rural America. There is language in section 2718 of the new health reform law that gives the Secretary of HHS to take into account the special circumstances of smaller plans. The concentration of one insurance company of up to 89% of all policies in the individual market in one state shows the importance of smaller plans to be competitive.

Association group insurance has proven that the power of the association is in form fitting benefits to special markets such as in rural America. It is much better for an association of thousands of individuals to deal with an insurance company than each individual by themselves.

Experience rating over the whole group instead of state by state provides a much larger pool to spread the risk. One serious accident or one pre-mature baby could upset the experience in one small state.