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Communicating for America
Communicating for Agriculture
Communicating for Seniors

The Honorable Kevin McCarty
Commissioner, Florida Office of Insurance Regulation
Chair, NAIC Professional Health Insurance Advisors (EX) Task Force
200 East Gaines Street
Tallahassee, FL 32399

Re: Access to Professional Health Insurance Advisors Act of 2011

Dear Commissioner McCarty:

Communicating for America is a national association with tens of thousands of farmers and small business members all across rural America. The CA Board of Directors and members would like to state our support for your draft legislation, which will allow insurance agents help their rural health consumers in the individual and small group market to navigate through the twists and turns of the Patient Protection and Affordable Care Act (PPACA).

The great distances that agents sometimes have to travel to visit customers in rural areas, coupled with reduced access to high speed internet, in many cases points to the exclusion of agent compensation from the MLR calculation. CA members often don't fit the one-size-fits- all type of policies offered by a few very large health insurance companies. Rural and smaller community health consumers need the expertise of many of the smaller companies to meet their needs, as well as the personal attention of an agent who attends church and Friday night football games with their customers.

Health insurance agents also assist with difficult cases involving persons with underlying medical problems who need additional information in order to get coverage. Agents have recommended high risk pools to thousands of their customers, even though they received little or no compensation for steering people in that direction. In fact, we feel that the new risk pools or PCIP program would be much more successful in terms of number of participants if agents were paid adequately to enroll customers. By reducing the incentives for agents to serve those who are the most difficult to get coverage will result in more uninsured, not less. As it stands now they can only sign up online.

Agents help match those hard to cover individuals with the best health insurance plans, at the most affordable price. Sometimes for consumers, particularly in rural America, the best solution is not a large national company with a one-size-fits all online enrollment, especially if certain individuals can be denied coverage. That is where a local agent can help, and why there should be incentives to strengthen their role.

The goal of healthcare reform and the PPACA is to insure more Americans at less cost. Limiting choices for consumers accomplishes neither goal. And reducing agent commissions does not necessarily reduce insurance company profits, nor does it make health insurance more affordable for consumers. CA supports the Task Force language and hopes the legislation can be adapted so that rural Americans can have the continued advice of agents and help keep competition in the individual and small group market.

Sincerely,

Wayne K. Nelson
CA President