



**THE COUNCIL**  
of INSURANCE  
AGENTS & BROKERS



**NATIONAL ASSOCIATION**  
OF INSURANCE AND  
FINANCIAL ADVISORS

May 12, 2009

### **Via Electronic Transmission**

The Honorable Edward M. Kennedy  
Chairman, Senate HELP Committee

The Honorable Michael B. Enzi  
Ranking Member, Senate HELP Committee

The Honorable Max Baucus  
Chairman, Senate Finance Committee

The Honorable Charles E. Grassley  
Ranking Member, Senate Finance Committee

The Honorable George Miller  
Chairman, House Education & Labor Committee

The Honorable Henry A. Waxman  
Chairman, House Energy & Commerce Committee

The Honorable Joe Barton  
Ranking Member, House Energy & Commerce Committee

The Honorable Charles B. Rangel  
Chairman, House Ways & Means Committee

The Honorable Dave Camp  
Ranking Member, House Ways & Means Committee

The Honorable Howard "Buck" McKeon  
Ranking Member, House Education & Labor Committee

Dear Congressional Leaders:

We, the undersigned organizations, representing more than 500,000 professional health insurance advisors, agents, brokers, consultants and employee benefit specialists, congratulate you on your leadership and commitment to enacting comprehensive health care reform legislation this year.

We have an historic opportunity to come together as a nation and put in place real solutions to reduce costs, improve quality and ensure choice and access for all Americans in a way that will strengthen our health system and our economy.

The professional agent, broker, consultant and employee benefit specialist community looks forward to being a constructive part of this process. One key test of public approval for any sustainable and equitable reforms will be ensuring that all Americans have the ability to choose the health insurance plan that best fits their needs. Another key test will be ensuring continued access to the services of professionally licensed agents, brokers and consultants who serve as American consumers' counselors and advocates.

For decades, professionally licensed benefit specialists have delivered valuable services to individuals and employers by obtaining the best prices for coverage that best fits the client's needs. Licensed health insurance specialists design benefit plans, explain coordination issues of public and private benefits to individuals/employees, and solve problems that may occur once coverage is in place. Our members are also at the forefront of helping to design and implement cutting-edge health promotion and wellness programs for employers—a focus that everyone agrees is key to combating increasing health care costs.

We are subject to rigorous licensing and continuing education requirements and serve a proud and important role as advocates for our clients. We help gain coverage for and service the health and benefit needs of millions of Americans.

Given our successful record of support and service on behalf of consumers, patients and employers across the United States, we would have strong concerns with any legislative proposal that would deprive access to the services of professional agents, brokers and consultants, thereby consigning certain segments of the country to a government-run entity to meet health care and other financial security needs.

Though government-run information and call centers have a time and a place in providing basic information and service, they cannot and should not be expected to supplant or mimic the knowledge, skills, experience, training, personal service, advocacy and accountability of professional benefit specialists.

Recent evidence on the performance of the Medicare and the IRS “help” centers indicates the many shortcomings of existing government-run help centers:

- In late 2008, a U.S. Senate Special Committee on Aging hearing highlighted continued numerous problems and blatant shortcomings of the 1-800-MEDICARE call center, including:
  - confusing interactive voice response (IVR) menu options
  - unacceptably long wait times (up to one hour during peak call periods)
  - disconnected calls
  - technical and infrastructure failures
  - inappropriate referrals to SHIPs and other entities
  - training deficiencies and oversight inadequacies
  - incorrect information routinely being dispensed by customer service representatives
  
- The IRS taxpayer telephone assistance services continue to struggle with adequately serving the needs of taxpayers. A 2008 GAO study found that:
  - the number of toll-free callers who received busy signals or were disconnected from the IRS increased nearly 10 times over the previous year
  - the caller abandon rate more than doubled over the previous year
  - the average speed of answer—the length of time taxpayers wait to get their calls answered—nearly doubled from 2007, to almost nine minutes.

These deficiencies underscore the need for professional licensed agents and brokers that are held accountable for providing quality assistance in the health insurance delivery system.

Our members’ multifaceted industries also help employers and others maximize options on other types of insurance and financial instruments, including disability insurance, long-term care insurance and other products. We “sweat the details” on behalf of American employers, workers, families and individuals, guiding them to be smart shoppers of health care and to maximize their options for attaining health and other financial security.

With the importance, complexity and long-term consequences of the many choices in health access and insurance coverage, depriving Americans of the services of our professional industry would be misguided and run contrary to the best interests of consumers, employers and patients.

We thank you for the tremendous work and initiative you have invested in health reform, and stand ready to work with you in the coming months on the challenges and opportunities that lie ahead. We also welcome serving as continued resources in crafting meaningful comprehensive health reform that guarantees access and choice, lowers costs, improves health care quality and puts the needs of the American people first.

Sincerely,

The Council of Insurance Agents & Brokers (CIAB)  
National Association of Health Underwriters (NAHU)

AHIA – NAIFA Health & Employee Benefits (AHIA)  
Independent Insurance Agents & Brokers of America (IIABA)  
National Association of Insurance and Financial Advisors (NAIFA)

cc: United States Senate; United States House of Representatives  
The Honorable Kathleen Sebelius  
The Honorable Nancy-Ann DeParle