

TALKING POINTS

Talking Points for use in opposing HELP health reform plan

Please oppose the Senate HELP Committee proposal

- The Senate HELP plan excludes licensed professional health insurance advisors from participation in the reformed health system.
 - The bill as currently drafted specifically prohibits licensed professional health insurance advisors from acting as the “navigators” who would be responsible for educating, explaining and/or assisting in choosing/enrolling the public in the health insurance available through Gateways.
 - The HELP plan as currently drafted explicitly excludes insurers and those compensated by insurers from acting as navigators.
- Insurers and those who sell/process coverage underwritten by insurers are the key experts who know most about how insurance works, and what elements the best insurance policies offer to individuals and employers.
- The country’s current professionals are experts in the ins and outs of choosing the right health insurance plan for an employer’s or individual’s unique circumstances.
- They are advocates for those who buy and use health insurance.
- They contribute little to the overall cost of health insurance—less than .02% of the total cost of health care.
- To exclude this group of consumer-oriented, expert professionals from making a new, complex system work is misguided.
 - It would force the system to “reinvent the wheel” by creating the need for an entire new workforce of experts.
 - It would exclude the very people who are on the front lines of helping consumers (employers and individuals) navigate the difficult path to choosing and using the right insurance coverage for them.
 - These are the people who care the most, know the most, help the most. There must be a role for them in an effective, cost-efficient reformed system.
- I am a professional licensed health insurance advisor. I know first-hand just how important my services are to the clients whose insurance I handle.
- Please fight to modify the HELP draft health reform language as it is currently written to be sure that there is a role for the nation’s licensed professional agents in the new system.
- Please talk to your colleagues—on and off the Senate HELP and Finance Committees who are participating in the crafting of a health reform plan.
- Please tell them how very important it is that this draft plan language be modified to be sure that our country’s licensed professional health insurance advisors can participate in making the reform effort successful for all Americans.