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AHIA Endorses Long-Term Care Bill

FALLS CHURCH, VIRGINIA (April 1, 2009) — The Association of Health Insurance Advisors (AHIA), the health insurance division of the National Association of Insurance and Financial Advisors (NAIFA) applauds Senator Charles Grassley's (D-IO) introduction of bipartisan comprehensive long-term care legislation in the 111th Congress.

The Long-Term Care Affordability and Security Act of 2009, (S.702) expands the authority under Internal Revenue Code section 125 that allows individuals to pay for certain benefits offered through cafeteria plans and/or flexible spending arrangements (FSAs) with pre-tax dollars. S.702 also includes consumer protection standards, drawn primarily from the National Association of Insurance Commissioners (NAIC) model.

"Employees are use to receiving their benefits in the workplace. The measure will help workers in obtaining the coverage they need in a familiar setting," states AHIA President Robelynn H. Abadie, LUTCF, CSA, RFC.

Senators Susan Collins (R-ME), John Ensign (R-NV), Lindsey Graham (R-SC), Olympia Snowe (R-ME), Amy Klobuchar (D-MN), and Blanche Lincoln (D-AR) joined the ranking member of the Senate Finance Committee in cosponsoring the measure.

A similar House bill was introduced by Representative Adam Putnam (R-FL) earlier in the session and is supported by the Association. H.R. 897 allows for Long Term Care insurance to be offered through cafeteria plans and/or FSAs as well as creates an above-the-line tax deduction for long-term care insurance premiums, and provides a tax credit for caregivers.

"AHIA looks forward to working with Congress to alleviate the burden on public programs and American families by enacting legislation to encourage the purchase of long term care insurance," concludes Abadie.

About AHIA: AHIA is the NAIFA Health and Employee Benefits advocate protecting the role of the advisor in offering affordable choices in a competitive marketplace. AHIA members are NAIFA Federation members actively involved in the sale of group and individual health related products including disability, long-term care, critical illness, Medicare supplement insurance and work site products.

About NAIFA: Founded in 1890 as the National Association of Life Underwriters, the **National Association of Insurance and Financial Advisors** comprises nearly 800 state and local associations representing the business interests of 60,000 members nationwide. Members focus their practices on one or more of the following: life insurance and annuities, health insurance and employee benefits, multiline, and financial advising and investments. NAIFA's mission is to advocate for a positive legislative and regulatory environment, enhance business and professional skills, and promote the ethical conduct of its members. Visit NAIFA's website at www.naifa.org.

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