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FOR IMMEDIATE RELEASE

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Agents Support Protecting Medicare Beneficiaries

Falls Church, VA (September 17, 2008) – The Association of Health Insurance Advisors (AHIA), the health and employee benefits advocate of the National Association of Insurance and Financial Advisors (NAIFA) applauds the Centers for Medicare and Medicaid's (CMS) issuance of new rules governing insurance companies, agents and brokers regarding the marketing of Medicare prescription drug plans and Medicare Advantage plans.

AHIA and NAIFA believe marketing activities should be regulated in a way that allows beneficiaries to use the professional services of licensed advisors while protecting the beneficiaries from unscrupulous sales practices. We applaud CMS's efforts to address Medicare marketing concerns and generally support the rules.

In previously filed comments, AHIA urged CMS to remember it is unrealistic to expect our senior citizens to navigate their way through the complexity of health insurance coverage (in and out of Medicare) without the guidance and expertise of a licensed professional health insurance advisor. "We believe agents should provide complete, accurate, and understandable information to enable beneficiaries to make informed choices that meet their needs" states AHIA President Robelynn H. Abadie, LUTCF, CSA, RFC.

AHIA and NAIFA have long advocated that intentional violations of CMS Marketing Guidelines should be identified, violators prosecuted and, if members of our associations, expelled from membership after appropriate procedures and due process have been followed.

"We are opposed to and will not tolerate unethical practices in the promotion and distribution of insurance products" adds Abadie. Policies for member associations to address suspected violations of law and breaches of ethics are contained in the *Keep it Legal* handbook, which is distributed to each NAIFA state and local membership association.

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The investigation of conduct unbecoming a member is done at the local level and includes:

- Investigation by the Local Board
- Formal Hearing
- Deliberation
- Decision and Discipline

An expelled member loses all membership privileges, all interest in the funds and property of the local association, and all rights to the use of the name and emblem of the local, state and national associations. A violation of the code of ethics is not necessarily a violation of any law. If evidence would also be sufficient to prove a violation of law, the association is encouraged to present the case to the appropriate regulatory body.

AHIA and NAIFA are dedicated to providing professional, trustworthy assistance to Medicare beneficiaries. “We look forward to continuing our relationship with CMS to accomplish this goal” concludes Abadie.

AHIA has partnered with AHIP on Medicare training to offer an online training program designed to strengthen brokers, agents, and plan marketing staff's ability to provide the information beneficiaries need to make the decisions that are best for them. More information can be found at <http://www.ahia.net/benefits/medicaretraining.html>.

***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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