



2901 Telestar Court • PO Box 12012 • Falls Church, VA 22042 • 703/770-8200 • 703/770-8201 fax • www.ahia.net

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CONTACT: Lee A. Allen, Vice President
NAIFA Communications and Marketing
703-770-8112
leeallen@naifa.org

AHIA Opposes Public Health Plan

FALLS CHURCH, VA – (April 20, 2009) – The Association of Health Insurance Advisors (AHIA), the health insurance division of the National Association of Insurance and Financial Advisors (NAIFA), opposes a government sponsored health plan as an “option” within any healthcare reform plan created by Congress.

As an organization that believes the private health insurance system is best equipped to provide options for families and businesses, AHIA is especially concerned with the public plan as a major step down the road toward a single-payer, government-run health care system.

“Promoters of the government run plan option always state or imply that a government-run plan that eliminates the role of the agent will lower administrative costs. But administrative costs are not reduced simply by switching administrators — a government plan will not be less expensive unless services are reduced in some as yet ill-defined way,” states AHIA President Robelynn H. Abadie, LUTCF, CSA, RFC.

Licensed, fairly compensated insurance agents offer a cost-effective means of achieving personal and professional assistance in the selection of insurance coverage for individuals and employers of all sizes in all markets. “Experience of agents has shown that most consumers benefit from access to professional assistance,” concludes Abadie.

AHIA does support the goal of universal access to health care for all Americans. AHIA’s proposals are outlined in the *Rx For Health Care – The Advisors’ Perspective* (available at www.ahia.net). These proposals adhere to the President’s principles to help lower costs and ensure coverage is available to all citizens — without resorting to new government programs or jeopardizing the high quality of care we enjoy and expect as American consumers.

AHIA also supports coordinated efforts to control the escalating cost of care, including disease prevention, enhancing health information technology and using comparative effectiveness research, as well as supporting medical malpractice reform to reduce defensive medicine.

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 50,000 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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