



April 6, 2019

Lori K. Wing-Heier
Director, Alaska Division of Insurance
Chair, NAIC Senior Issues Task Force
P.O. Box 110805
Juneau, AK 99811-0805

Dear Director Wing-Heier:

On behalf of the membership of the National Association of Health Underwriters (NAHU), we wanted to express our appreciation for the opportunity to speak with you and the rest of the members of the National Association of Insurance Commissioners Senior Issues Task Force about upcoming changes to the Medicare Program as a result of the Medicare Access and CHIP Reauthorization Act of 2015 (MACRA).

As the leading professional organization for health insurance producers, NAHU represents approximately 100,000 licensed agents and brokers nationwide, including thousands of members who focus their practice on the private Medicare marketplace. Providing professional education to our members, so that they can advise their clients in an accurate and timely matter about relevant public policy changes and related marketplace developments is one of NAHU's core missions. So making sure that all of our members who work with Medicare beneficiaries know about how MACRA will impact the program beginning on January 1, 2020, is a priority.

To provide valuable information to as many members as possible, NAHU utilizes a multi-prong strategy for all communications designed to provide educational content and product and compliance information. We know that our members respond best to content presented in a wide range of formats, so we have used that methodology to provide them with information about how MACRA will affect the Medicare supplemental market. Topics we routinely address include new Medicare identification cards for beneficiaries, upcoming changes to the eligibility rules, and explaining who will and will not be considered newly eligible. NAHU also covers how limits to first dollar coverage and changes to guarantee issue requirements will impact newly eligible beneficiaries, as well as how changes to eligibility will affect marketing of existing plans, and the new Plan G. Additionally, NAHU educates members about how MACRA has changed payments to Medicare providers and other facets of the law, like its impact on individuals who are in the hospital on observation status compared to those in inpatient status.

NAHU has and continues to provide, information about these changes through our quarterly newsletter that covers topics specific to Medicare, in our monthly member magazine, via monthly compliance webinars, our weekly podcast, and continuous updates on our website. We also include information about MACRA changes in presentation materials used by national leaders and staff, and we have offered an educational session that addresses this topic at our annual Washington, DC conference for the past five years, the most recent of which was held just six weeks ago and was attended by almost one thousand agents and brokers.

An effective strategy NAHU has been employing over the past two years to educate members interested in the Medicare arena directly is hosting targeted Medicare Summits for groups of producers all over the United States. During 2018, NAHU hosted 22 summits, and in 2019 we have 30 scheduled, with four more in the planning stages.



The average number of attendees at each summit is 150 producers who focus their practices on serving Medicare beneficiaries. The biggest summit held during 2018 was in Southern California, with over 800 attendees and we expect a similar size or bigger crowd in that area again this year. Most summits attract producers both from the host state and neighboring states. MACRA changes are part of the core curriculum of every single summit. NAHU members and leadership are committed to providing our members, and all agents and brokers who serve Medicare beneficiaries with accurate information about all aspects of the Medicare program and related private coverage options.

Our members face several challenges with providing this information to beneficiaries. One problem our members report concerning MACRA issues is the need for states to take timely action to adopt the changes necessary to implement MACRA requirements. As states move forward with their implementation procedures, more information tends to flow to the producer community which they can then pass on to beneficiaries in that state. Additionally, once state regulators approve plan offerings for 2020 and health insurance carriers publish rate information and related supplementary materials for producers, we will be able to intensify our efforts to educate the agent community.

Another challenge our members face is the lack of information, and in some cases misinformation in distribution about the impact of the MACRA rule. The frustration this has caused amongst our members is one of many reasons for the increase in education NAHU has provided to our members who are active in the Medicare market. As we approach the implementation date, we have recognized an increased desire for the accurate dissemination of information to provide appropriate guidance for Medicare beneficiaries, and as previously noted are looking to the states to disseminate implementation procedures to best educate our members and the consumers they serve.

NAHU would be happy to work with state regulators in any way possible to ensure that licensed agents and brokers get the information they need to counsel consumers appropriately. We welcome the chance to dialogue with you to see how we can be of additional assistance and would be happy to answer you have any questions you may have about our association's efforts to date.

Sincerely,
Jessica F. Waltman
Principal, Forward Health Consulting

Marcy M. Buckner
Vice President of Government Affairs, National Association of
Health Underwriters

cc: David Torian,, NAIC