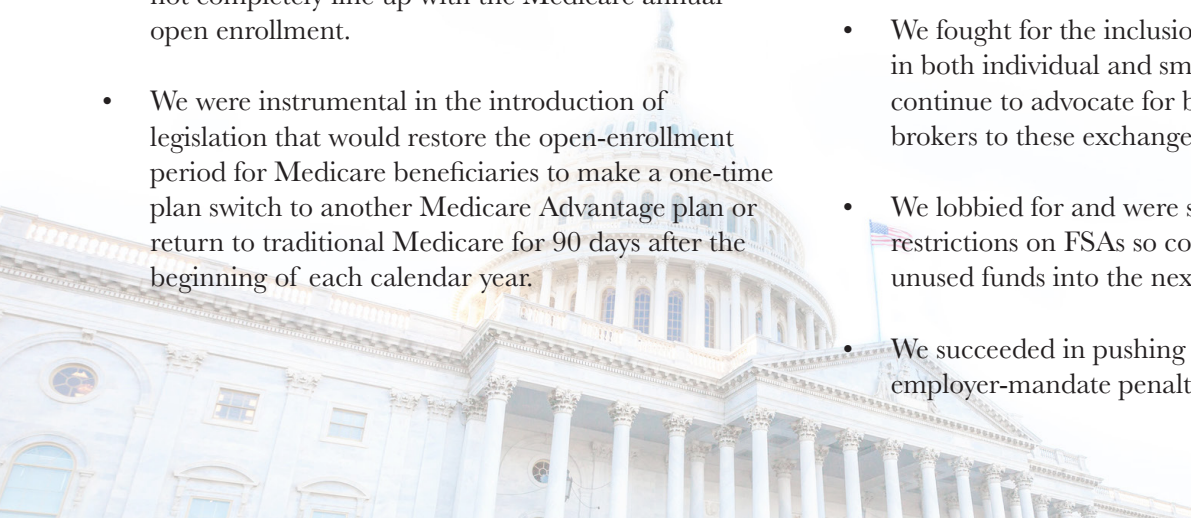


# FEDERAL LEGISLATIVE SUCCESS



Our legislative successes have been building for a number of years. In the last several years, we have worked towards many achievements related to health reform and other federal health policy measures. Some of them include:

- We lobbied for and were successful in the passage of the PACE Act, which repealed the mandated small-group expansion from groups of up to 50 employees to groups of up to 100 employees that was to go into effect on January 1, 2016.
- We lobbied for and were successful in the repeal of auto-enrollment for groups with over 200 employees.
- We lobbied for and were successful in getting a two-year delay in the implementation of the Cadillac/excise tax, and are continuing to advocate for a full repeal.
- We lobbied for and were successful in getting a one-year delay in the implementation of the Health Insurance Tax (HIT).
- We were instrumental in getting legislation re-introduced in the House and Senate that would remove agent compensation from the MLR calculation.
- We lobbied for and got open-enrollment dates for 2016 to extend into the coverage year and not completely line up with the Medicare annual open enrollment.
- We were instrumental in the introduction of legislation that would restore the open-enrollment period for Medicare beneficiaries to make a one-time plan switch to another Medicare Advantage plan or return to traditional Medicare for 90 days after the beginning of each calendar year.
- We lobbied for the introduction of legislation that would increase the effectiveness and structure of the small business tax credit.
- We are active participants in a coalition supporting legislation to address new challenges related to counting employees and complying with employer reporting requirements that impact both small and large employers.
- We applied for and were approved to operate as an approved vendor for the Federally Facilitated Marketplace agent certification to sell in the exchanges.
- We submitted a letter to HHS with over 50 members of Congress expressing their support for a broker hotline, improvements to the search functionality for consumers to find local help, and the ability to track and record everybody who assists consumers with their application.
- We lobbied for and were successful in getting the \$2,000/\$4,000 small-employer deductible cap repealed.
- We fought for the inclusion of agents and brokers in both individual and small-group exchanges, and continue to advocate for better access for agents and brokers to these exchanges.
- We lobbied for and were successful in lifting the restrictions on FSAs so consumers can now roll over unused funds into the next year.
- We succeeded in pushing for a one-year delay of employer-mandate penalties.



- We lobbied for and were successful in having increased wellness incentives included in all types of health insurance plans.
- We lobbied for and were successful in having legislation signed into law that would protect employers' and employees' ability to get affordable health insurance overseas.
- We were instrumental in the passage of HSA legislation as a part of the Medicare bill, as well as many of the risk-adjustment provisions included in the Medicare Modernization Act and Part D of the Medicare program.
- We were instrumental in shaping legislative language allowing the Children's Health Insurance Program to make further use of private insurance as a vehicle for S-CHIP funding.
- We were instrumental in defeating California's Proposition 45, which would have given one politician the power to regulate health insurance rates, costs, benefits and treatment options, thereby opening the door to detrimental regulation of the insurance industry nationwide.
- We were instrumental in having CMS withdraw its proposed Part D regulation as well as rescind Medicare Advantage marketing restrictions on agents who advise Medicare beneficiaries on their Medicare Advantage choices.
- We negotiated MLR from 90/10 to 80/20.
- We negotiated the safe harbor on the affordability penalty of the employer mandate.
- We worked for and were successful in the repeal of the 1099 reporting requirements initially in the health reform law.
- We negotiated the look-back provisions on the employee-counting rule.
- We successfully negotiated ACA's employment-based waiting period from 30 to 90 days.
- We successfully lobbied to use existing small-employer policies as an essential benefit model instead of a service-by-service model.
- We lobbied for and were successful in the passage of legislation in the House of Representatives that would change the definition of a full-time employee under the ACA from 30 to 40 hours.
- We were instrumental in shelving parts of the proposed Medicare Part D Rule the Administration released that would have transformed the Medicare Advantage and Medicare Prescription Drug Program by eliminating choice for seniors and increasing premiums and drug costs. In the portion that was finalized, we got agent renewal commissions restored to previous levels and streamlined an agent-testing requirement.
- We participated in a national coalition of more than 55 stakeholder organizations advocating to prevent cuts to Medicare Advantage retiree coverage.
- We lobbied for and were successful in the passage of language from H.R. 588 to preserve Medicare beneficiary choice by restoring and expanding the Medicare open-enrollment and disenrollment opportunities repealed by the ACA in the 21st Century Cures Act.
- NAHU has long advocated for additional call-center support since the federal marketplace opened in 2013. Progress was made on this front, as the Center for Consumer Information and Insurance Oversight streamlined access for agents and brokers with an enhanced Agent/Broker Direct Line in the individual marketplace call center.
- We assisted the Colorado Association of Health Underwriters by providing Legislative Defense Funds to defeat Proposition 69, which would have allowed for a single-payer system in Colorado.
- We were successful in working with the Center for Consumer Information and Insurance Oversight to include a second data entry point for the agent NPN on the federal marketplace application. This allows for both an agent and agency NPN to be entered.