



November 29, 2012

Dear Representative:

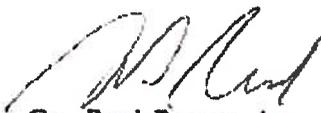
With the HHS extending the time period for individual states to give notice to the federal government regarding their intent to operate a health insurance exchange, there has been a renewed discussion for a state controlled based exchange for Michigan.

The Michigan Association of Health Underwriters (MAHU), the National Association of Insurance and Financial Advisors of Michigan (NAIFA of Michigan), and the Michigan Association of Insurance Agents (MAIA) wish to express our support for a state based exchange. Like many of you, our national organizations did not support the Affordable Care Act. However, now that the U.S. Supreme Court has issued its decision and the election is past, it is important not make the situation worse, but rather to protect Michigan insurance consumers and employers (including our member agents) as best we can.

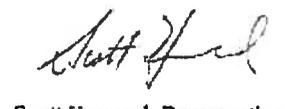
We can site case after case where an agent has added significant value to the selection of affordable coverage for their commercial and individual clients. Yet, under any federal type exchange, our members, as insurance agents, are essentially written out of business, and replaced by "navigators" that are selected by the federal government. Michigan will have no say on who will be there to answer your constituents' concerns when it comes to healthcare insurance questions – under the ACA they will be referred to a 1-800 call center number for help! A federal-state partnership or outright federal oversight of a Michigan exchange means agents are potentially shut out of consumer healthcare decisions all together. A state based exchange would provide at a minimum, a system that meets the requirements of the ACA and, more importantly, it would provide that agents will continue to have a role in healthcare insurance here in Michigan to the betterment of Michigan citizens.

We strongly urge you to support legislation that would create a state based healthcare exchange and the process to insure its passage during the lame duck session. Thank you!

Sincerely,


Gary Reed, Representing
MAHU


Derek Dalling, Representing
NAIFA of Michigan


Scott Hummel, Representing
MAIA