



HUPAC BY THE NUMBERS



Succeeded in Passing Legislation to Allow States to Define their Small Group Markets

NAHU was able to pass legislation that allowed states to define the size of their small group markets. Under the ACA the definition of small group was to include mid size employers that could have wrecked havoc on **3.4 million employees and their families** with nearly two-thirds of workers seeing an **18 percent** premium increase.

Repeal of the small employer deductible cap

NAHU with its coalition of partners was able to preserve plan choice and affordability by repealing the **\$2,000/\$4,000** small employer deductible cap. Ensuring that clients represented by agents and brokers could pick the plan that best fit their needs.

Negotiating the Medical Loss Ratio from 90/10 to 80/20

In a perfect world, MLR would not exist but due to the insistence of Congress and the administration it is currently law. NAHU was able to negotiate the MLR from 90/10 to 80/20 preserving a role for the over **100,000 agents and brokers** in the industry. NAHU continues to work to completely remove agent and broker commission from the MLR.

Maintaining the Tax Free Status of Employer Offered Insurance Benefits

Over 160 million Americans receive health insurance through their employer. By maintaining the employer exclusion NAHU and its coalition partners have saved the clients agents and brokers serve over **\$246 billion dollars** a year.

Lifting restrictions on FSA Dollars

By successfully lobbying the Treasury Department, NAHU and its coalition partners were able to prevent consumers from losing over **\$17 billion dollars** a year in unused funds. Consumers are now able to roll over **\$500** into the next year.

Withdrawing proposed Part D/ Medicare Advantage regulations

By successfully lobbying the Center for Medicare and Medicaid Services to rescind the marketing restrictions proposed, NAHU was able to preserve Medicare Advantage for over **16 million seniors** and allow agents and brokers to continue serving their clients.