



# **“Crucial Role of Producers and Navigators in the Health Insurance Marketplace”**

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# HEALTHCARE REFORM

2014 has brought many changes to the world of employee benefits.

The kinds of coverage available have changed, as have the requirements and options for employers and employees.

The individual mandate is now effective and regulations and legislations are changing daily.



***YOUR AGENT IS READY!!***





# Why Use A Producer?

- Service after the sale and knowledge of the healthcare delivery system
- Education / Certification / State Health Insurance License / Federal Market Place Training / E & O Insurance
- Many have become specialists on the Affordable Care Act (CHRS)
- They take CE classes in Ethics training for the protection of consumers

# Other Value Added Services

- Producers possess highly technical skills that are needed in order to advise clients on SHOP plans and Small Business Healthcare Tax Credits
- They have resources for service after the sale
- Many are producers in the employer benefit world, which is much different than the individual market
- Many producers are involved in the implementation of Wellness Programs
- Producers can guide small employers in their decision as to whether to move to the Health Benefit Exchanges
- Knowledge of Premium Tax Credits (100-400% FPL)



# What does this mean to the consumer?

- There is no difference in the cost of the premium whether they use a producer or a navigator
- Producers and Navigators should have the same goal -  
“Help as many Americans as possible to receive health insurance”

# LAHU

- Our membership consists of health insurance agents, brokers, general agents, consultants, employee benefit specialists, and representatives from our carrier partners
- The majority of our members are also the owners of their own independent small businesses



# WHAT LAHU SUPPORTS

- Insurance Agents and Navigators should be licensed in order to educate consumers, and should also have background checks
- We support HB 764, which provides for the licensing and regulation of health insurance navigators and registration of non-navigator personnel by the Commissioner of Insurance
- Preserve the traditional responsibilities of state insurance departments
- State regulation has proven that it effectively protects consumers and ensures that promises made by insurers and licensed professionals are kept
- Affordability is ultimately “the key” to the success of health care reform
- Sensible solutions in the healthcare market place help control healthcare costs

# In Summary

- Agents and Navigators should partner wherever possible to assist more Americans in obtaining health insurance
- Agents should continue to participate in lobbying / legislative efforts to help make positive improvements to PPACA
- Navigators have a crucial role to play in the Market Place, but Agents also work with organizations to help Americans access the healthcare they need, as well as educate policymakers about the vital role they play in helping to make healthcare “Affordable”
- LAHU is proud of our relationship with our carrier partners, the Louisiana Association of Health Plans and the Louisiana Department of Insurance



# PPACA

PPACA is now the law of the land, and we should all work together to enroll as many Americans as we can, understand the timelines for implementation of the provisions, and work to change legislation that adversely affects individuals and employers.

There are still many people unable to access benefits, because they fall into the gap without Medicaid Expansion.

# PPACA Updates

## Websites to monitor changes

- [www.hhs.gov](http://www.hhs.gov)
- [www.irs.gov](http://www.irs.gov)
- [www.dol.gov](http://www.dol.gov)



# *Thank You!*

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