

Legislative Report November 4, 2010

1. Legislative Events:
 - a. Crapo events in Boise and Idaho Falls recently. Attendance could have been better.
 - b. Labrador event in Boise, attendance was not bad.
2. MLR waiver / phase in:
 - a. We have been working with Director Deal to follow the lead of 3 other states to phase in the MLR's until 2014.
 - b. We have met with all 4 major carriers in the state; two have committed to join with us. The other two have said they would consider joining us depending on the language of the waiver.
 - c. Recent moves by the NAIC have put some of this on hold. NAIC established a task force with HHS to work on the issue of MLR's and agent commission. The NAIC did not feel they had the authority to make the decision of taking the commission and making it a pass through process. The thought of establishing a task force with HHS, that any decision that would come out of the task force would be adopted by HHS.
 - d. I have met with the Boise Chamber of Commerce to ask that they send a letter to Director Deal to support a waiver / phase in. I am taking info to them tomorrow.
 - e. I have a meeting with the Big "I" on the 20th for the same purpose.
3. Commissions to the health agents:
 - a. As we met with each of the companies to discuss the MLR's, we were told by all but one that they do not plan on adjusting commissions in the first quarter of 2011.
 - b. One carrier stated that they would pay 5% across the board. Depending on the makeup of your business that could mean a reduction in income or an increase.
4. Day on the Hill:
 - a. Committee is formed and we have had at least 2 meetings.
 - b. The date is February 3, 2011. CE meeting in the afternoon with legislators and lobbyist. Dinner that evening at the Crystal Ballroom.
 - c. Asking all the agents in the state to sponsor their local representative even if they are not able to attend with the legislator. Letters will go out to both health and life underwriters this week.
5. Capitol Conference:
 - a. Coming up February 14th – 16th at the Hyatt Regency in Washington, DC.
 - b. This should be a great time to be there since the issue of healthcare will be hot and heavy during that time.
 - c. We will have a new representative and the rest of our delegation.
 - d. With the elections on Tuesday, Representatives Simpson and Labrador should get on important committees.
 - e. I am hoping to find a hotel that will cost less so that we can take the money we have set aside to assist members to go. Our hope is to use less of the money allocated by the state and pass some to the locals to encourage at least 1-2 members of the locals to go with us.
6. National Registry
 - a. No movement on this issue at this time. As the elections conclude today, many issues will be addressed and this could be one of them.
 - b. There is talk that this will be a lame duck congress after the election and they will try to push through many bills that they would not normally get through.
 - c. The other side has plans of derailing these bills when the congress meets in January 2011.
7. Conference Call on Exchanges
 - a. National has put together a task force to work with the states on the exchanges. The idea is that if the representatives can supply the info from one state to help another one, we may see some uniformity.
 - b. California has passed their exchange. I have not seen the design or the products and how the products will be sold.
 - c. In Idaho, Governor Otter is scheduled to form a commission to put together an exchange for Idaho. Jim is putting together a meeting with him so that we can press for at least 1 –2 members of that commission to be agents.
 - d. I will give you updates as they become available.