

# Leg report for September 2010

1. Minimum Loss Ratios.
  - a. The NAIC has not decided what will be included in the MLR's. The only decision they have made was to make sure that premium taxes were a pass through.
  - b. The NAIC has confirmed that the agent needs to be a part of any plan that is offered.
  - c. They came up with the form of blanks. A lot of work but little information.
2. Exchanges:
  - a. The state has completed the grant needed to help put together the exchanges.
  - b. Director Deal is in the process of putting together a committee and is very open to including agents.
  - c. NAHU has come out with their recommendations for the exchanges and the director was very open to having a copy of it. I will get him a copy.
3. Legislator Meetings:
  - a. Attended a Crapo Ice Cream event (no ice cream). He spoke about a number of issues and was very positive that the democrats are starting to get the message that the excess spending must be curtailed.
  - b. I have contacted Jake with Crapo's campain and we have chosen October 20<sup>th</sup> for a luncheon. I will send out invites to all the Idaho health underwriters and to all the NAIFA members to get an idea of how many will attend, then we can choose a location.
  - c. Jake was still working on a place in Idaho Falls or Pocatello but he will have to get back to me.
4. Obama Care implementation:
  - a. Oct 1<sup>st</sup> changes:
    - i. No lifetime maximum or annual limits
    - ii. Children under 26 have to be allowed to stay on their parents plans.
  - b. Federal HRP:
    - i. Still have not received the cost of the plan or the plan design. I have a client who we helped apply for the plan and as of the 1<sup>st</sup> of September she had not heard anything.