



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.

Delay of the 40% Cadillac/excise tax and Health Insurance Tax (HIT)

NAHU with its coalition of partners were able to successfully get Congress to pass a two year delay of the 40% excise tax on health insurance plans which now means the tax will not go into effect until 2020. This action saved consumers and employers over **\$16 billion** in additional taxes. NAHU also won a one year delay of the health insurance tax, providing some temporary relief in 2017 to consumers and small business to the tune of **\$12 billion**. NAHU continues to fight for the full repeal of both of these taxes that increase the price of health insurance.

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.

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.