

NATIONAL CONFERENCE OF INSURANCE LEGISLATORS

Resolution Concerning the Role of Insurance Agents and Brokers in the Healthcare Delivery System

Approved by the NCOIL Executive Committee on November 22, 2009.

Sponsored by Rep. Ron Crimm (KY)

WHEREAS, the United States Congress is currently developing historic national healthcare reform legislation, a challenging and demanding undertaking; and

WHEREAS, health insurance agents and brokers currently guide millions of consumers through the complexities of the health insurance purchasing and enrollment process and help design programs individually tailored to the unique needs of each buyer; and

WHEREAS, insurance producers also serve as advocates for individuals and businesses of all sizes, helping clients and employees with claims issues, service questions, and compliance matters throughout the life of each policy; and

WHEREAS, health insurance agents and brokers are subject to strict regulation at the state level and must comply with rigorous licensing and continuing education requirements; and

WHEREAS, states protect insurance purchasers and ensure that the industry provides the highest level of advice and service by closely regulating the conduct of insurance producers and by requiring that any person who sells, solicits, or negotiates the sale of insurance is appropriately licensed; and

WHEREAS, health insurance agents and brokers offer valuable expertise and professional experience to insurance purchasers and are a critical link between consumers and the often confusing world of health insurance; and

WHEREAS, the complexity of healthcare reform legislation will ensure that agents and brokers are needed more than ever to serve as counselors and advocates following the passage of any healthcare reform measure;

NOW, THEREFORE BE IT RESOLVED that the National Conference of Insurance Legislators urges the United States Congress to ensure that licensed health insurance agents and brokers retain the right under any newly enacted legislation to enroll individuals and employers in any private or public sector health insurance option available; and

BE IT FINALLY RESOLVED that a copy of this resolution shall be sent to state legislative leaders, members of state insurance committees, and Members of the United States Senate and House of Representatives.