

# INTERFAITH HEALTH & HOPE COALITION

*Metro Detroit Faith Communities Unite for Health Care Justice*

**October 27, 2011**

**Secretary Kathleen Sebelius  
Department of Health & Human Services  
200 Independence Avenue, S.W.  
Washington, D.C. 20201**

**RE: Michigan's Request for Adjustment of individual market Medical Loss Ratio (MLR)**

**Dear Secretary Sebelius:**

**On behalf of the Interfaith Health & Hope Coalition, a group of over 100 faith-based organizations in Southeast Michigan that advocate for the uninsured and underinsured, we urge you to deny Michigan Insurance Commissioner R. Kevin Clinton's request for a 3-year phase-in waiver to the Medical Loss Ratio (MLR) for the individual insurance market in Michigan.**

**As you are well aware, the MLR was designed as one of the few cost control, or value added, provisions of the Patient Protection and Affordable Care Act (PPACA) that will impact all healthcare consumers. Many of Michigan's residents are already challenged and constrained in many ways as to access quality healthcare, affordability being just one of those barriers.**

**We are of the opinion that Commissioner Clinton's waiver application, submitted on behalf of certain segments of the Michigan insurer community, would merely perpetuate the business-as-usual mentality, thus denying access to healthcare to many of our citizens. If the waiver were to be granted, it would eliminate an essential PPACA cost control measure, as well as deny Michigan consumers more than \$53 million in individual rebates, especially at a time when our state's population is already burdened by significant economic distress.**

**Please let us know if our Coalition of faith-based organizations can be of further assistance to you or your staff on this matter.**

**Sincerely,**

**Rob Beford  
Executive Director  
Interfaith Health & Hope Coalition  
9864 E. Grand River, Ste 110 #124  
Brighton, MI 48116**