

**From:** Catherine L. Cooper [ccooper@hcaweb.net]  
**Sent:** Wednesday, October 26, 2011 5:15 PM  
**To:** HHS MLR Adjustments (HHS)  
**Cc:** reedg@ckronline.com  
**Subject:** Michigan



October 26, 2011

To Whom It May Concern:

On behalf of the Michigan Association of Health Underwriters (MAHU), I am expressing support of the MLR Waiver request that was submitted by Michigan's Insurance Commissioner, Kevin Clinton. His request would allow for an easing in of the MLR requirements. We believe this is fair since adherence to the guidelines would severely impact the Michigan individual healthcare market. As a result, many individuals may be forced to purchase a new plan that either does not meet their needs or is more expensive, which is contrary to the spirit of PPACA. In addition, the MLR requirements have caused Individual market carriers to reduce agent commissions. Many of these insurance agents are small business owners who have seen their income reduced by 30 – 50%. This income reduction has forced these small businesses to layoff their office staff and reduce the services that they once were able to provide to their individual clients. Individual consumers rely on the expertise of insurance agents to assist them in selecting the right plan for the right price as well as providing year round service for any claim or benefit issues that might arise.

I am certain that once you review the comprehensive application that was sent by Commissioner Clinton, you will be compelled to approve his request for the good of the individual health insurance market and the consumers in the state of Michigan.

Sincerely,

Cathy Cooper

**CATHERINE L. COOPER**  
**MAHU President**  
124 W. Allegan

Lansing, MI 48933

517-485-4044

[www.mahu.org](http://www.mahu.org)

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