

Sent: Thursday, March 24, 2011 4:49 PM
To: HHS MLR Adjustments (HHS)
Subject: New Hampshire - MLR Adjustment Comment

March 24, 2011

Dear Secretary Sebelius:

I'm writing regarding the State of New Hampshire's application for a Medical Loss Ratio (MLR) standard adjustment for NH's individual insurance market.

I write on behalf of NH Citizens Alliance and Working Families Win – NH, two non-profit organizations which advocate for consumers and working families in NH. Combined the two organizations represent over 7,200 members.

In his request for a MLR waiver Commissioner Sevigny states, "Absent a waiver, the application of the federal MLR to New Hampshire will disrupt the individual health insurance market. New Hampshire's individual insurance market is dominated by a single insurance carrier."

That single carrier reported over \$11 million in profit last year (After Tax Profit Consolidated). While working families are struggling financially, the individual and small-group insurance market disproportionately supports record insurance company profits even in a recession. The standard MLR currently would require NH's primary insurer to return over \$7 million to NH consumers (Financial Information by Issuer (PDF – 22 KB)).

The 80% MLR provides critical consumer protections as part of the Patient Protection and Affordable Care Act of 2010. I write to oppose the NH's application as proposed. I urge you to reject this application without significant modifications such as phasing in the full MLR annually and fully reaching 80% by 2013. This would both address the Commissioner's concerns of a stable individual insurance market and protecting consumers in the individual insurance market.

Thank you for considering my request.

Sincerely,

Michael Goudzwaard,
NH Organizer
NH Alliance for Health Care, a joint project of NH Citizens Alliance and Working Families Win.

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