



Health Care Policy Statement

The National Association of Health Underwriters (NAHU) is a trade association that represents over 19,000 health insurance producers and employee benefit specialists nationally. Our members serve the health insurance needs of millions of Americans. As an association of health insurance professionals, NAHU's two top public policy objectives are: (1) reducing the number of uninsured Americans through private-market solutions, and (2) making sure that state-level private health insurance markets are as vibrant and competitive as possible.

Our organization recognizes that state health insurance markets are both extremely diverse and complex. Certainly, market reforms that work well in one state might not work as effectively in another and no one state has what could be termed the perfect health insurance climate. New Mexico's chapter, NMAHU, has adopted policy objectives that align with National in a manner appropriate for our unique population:

- ❖ Reduce the number of uninsured by using both public and private programs. New Mexico has an insurance broker infrastructure that assists individuals and groups in electing the coverage that best meets their needs. With over 475 brokers statewide, brokers have actively enrolled 96% of employer groups and 70% of individuals covered by health insurance.
- ❖ Support "universal health care," the concept that every New Mexican should have access to affordable high-quality care. NMAHU believes that a combination of public and private sector delivery models is the only way to achieve this goal. Single payer programs foster limited choice, cost control through benefit rationing and discourages creativity, quality and innovation among providers of care while creating an negative financial environment exacerbating New Mexico's ability to recruit and retain health providers of all types.
- ❖ Support Amendments to the New Mexico Health Insurance Alliance that would increase availability of affordable health coverage to a greater number of New Mexican's through an existing non-profit entity that incorporates a cost mechanism limiting exposure to any one insurance carrier.
- ❖ Provide information that helps New Mexicans understand choice, cost, services and prevention:
 - NMAHU's **Educational Foundation** was created to function as a call center to assist all citizens of NM in understanding both their public and private options for health coverage and insurance.
 - It is imperative that the public understand the cost of healthcare and that information regarding cost should be transparent and available to everyone.
 - We will continue to help educate the public about the difference between healthcare and the financing of healthcare. Healthcare is the delivery of services by physicians, nurses and hospitals. Health insurance pays for these services and rates are based on the cost of healthcare.
 - We believe that a renewed emphasis should be directed toward the findings of the Comprehensive Strategic Health Plan that was created by the New Mexico Health Policy Commission and the New Mexico Department of Health in 2004. The emphasis of this report is education and prevention.