



Rally the Troops Talking Points

On May 11, Senate Finance Chairman Max Baucus and Ranking Member Charles Grassley released a [63-page document](#) that details options the panel will consider in anticipation of upcoming legislative action.

There are a number of issues that cause immediate concern including:

- A questionable role for the agent in Exchanges,
- The phase-out of existing small group plans,
- A new public, government-run plan, and
- An employer “play or pay” requirement.

While the Finance document does not specifically address the role of the agent, it lists a number of functions that the Secretary of Health and Human Services would be responsible for, including:

- Developing standardized marketing requirements modeled after Medicare Advantage. For example, marketing rules prohibit most unsolicited door-to-door and outbound sales calls to beneficiaries.
- Maintaining call center support for customer service that includes multilingual assistance -- the center would have the ability to mail relevant information to residents based on their inquiry and Zip code.
- Establishing rate schedules for broker commissions.

If that isn't enough, the Senate Health, Education, Labor and Pension (HELP) Committee is expected to release its comprehensive health reform proposal next week. Reports on the plan indicate that it includes a public plan option without a specific role for professional health insurance advisors—instead, it suggests using an internet website as a “gateway” to health plan choices. Also included in the plan are both individual and employer mandates and a new federal insurance program that would allow workers to buy government-provided disability benefits.

On the House side, the Committees on Energy and Commerce, chaired by Rep. Henry Waxman (D-CA), Ways & Means, chaired by Rep. Charles Rangel (D-NY), and Education and Labor, chaired by Rep. George Miller (D-CA), will soon release their joint draft bill which is expected to be even less favorable than the Senate's proposals.