

Texas Association of Health Underwriters

Inform and protect the consumer by enhancing the professional growth of our members

Postcards From the Lege



Merry Christmas from Washington, DC Health "Insurance" Reform



Senate Wheels in ActionThe Process Moving Forward

The Democrats have filled the "amendment tree," no substantive changes to the bill are likely to be considered. That means the bill as it stands with the manager's amendment changes is what the Senate is likely to pass as a final bill. There will be a series of procedural votes this week before a scheduled vote on final passage, which will in all likelihood occur on Thursday, December 24.

Serious Concerns of Amended H.R. 3590!

- wA minimum loss ratio - negatively impact coverage choice and affordability
- wIneffective individual mandate requirement
- wStrict modified community premium rating requirements
- wState-based exchanges
- wEmployee voucher provisions to allow choice between employer coverage and the exchange
- wExpansion of the federal Medicaid program to individuals up to 133%
- wCreation of a huge new federal long-term care program
- wFinancing mechanisms – TAXES
- w40% federal excise tax on high-cost health plans (\$8,500 for individuals and \$23,000 for families) is not properly indexed for inflation
- wMassive proposed cuts in funding to Medicare

[Patient Protection and Affordable Care Act of 2009](#)

[Contact Your Senators to Oppose H.R. 3590—Operation Shout Tools!](#)

Tell Them No Artificial Deadline--Get Health Reform Right!

We encourage you to [contact your senators](#) today !



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