



Quality Benefits, Targeted Advocacy & Education for Today's Seniors  
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## **Senate Finance Committee Approves “America’s Healthy Future Act”**

*AHIP, Washington Update, 10/16/2009*

On October 13, the Senate Finance Committee approved the “America’s Healthy Future Act,” as amended during the committee’s two-week markup. The bill was approved by a vote of 14 to 9, with all 13 Democratic members and one Republican, Olympia Snowe (R-ME), voting “yes.”

Before voting on the bill, committee members delivered closing statements and questioned the directors of the Congressional Budget Office (CBO) and the Joint Committee on Taxation (JCT) about key aspects of the bill.

Several committee members, despite voting “yes,” expressed concern about elements of the bill and indicated that they will be working to amend the bill as the legislative process moves forward. Snowe said that providing access to affordable coverage options is her paramount concern going forward. She also voiced concerns about the bill’s Medicare cuts and the impact the proposed Medicaid eligibility expansion would have on state budgets. Snowe emphasized that her vote in support of the committee bill does not necessarily mean she will support the bill that is considered on the Senate floor.

Sen. Charles Schumer (D-NY) said he will be working to change the bill as it goes to the Senate floor, focusing on establishing a government-run plan and safeguarding middle class families from the tax on high-value health plans. Sen. Jay Rockefeller (D-WV) also emphasized his support for adding a government-run plan and establishing a minimum medical loss ratio of 85 percent. Sen. John Kerry (D-MA) indicated that, if the merged Senate bill does not include an employer mandate, he intends to offer an amendment addressing this issue on the Senate floor.

## **AHIP Testifies at Senate Hearing on Women’s Health Issues**

On October 15, the Senate HELP Committee held a hearing on the topic of “What Women Want: Equal Health Care for Equal Premiums.” AHIP President and CEO Karen Ignagni was included among the witnesses at this hearing.



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Ignagni discussed the reforms AHIP's members have endorsed, emphasizing that we are proposing a massive overhaul of the individual market to provide guaranteed coverage and portability, to eliminate preexisting condition exclusions, and to bring everyone into the system. She testified that we support reforms that would give women equal health care for equal premiums, including prohibiting premium variation based on gender, assuring that no one is denied coverage based on domestic abuse, and including preventive services and maternity care in an essential benefits package.

Ignagni explained that AHIP commissioned the PricewaterhouseCoopers report because of our concern that the Senate Finance Committee bill was amended to significantly weaken the proposed individual coverage requirement, which will increase costs for individuals and working families. She emphasized that AHIP continues to strongly support health reform, that we have been involved in the joint stakeholder cost containment effort, and that we are working to bend the cost curve through administrative simplifications.

Sen. Barbara Mikulski (D-MD), who chaired the hearing, noted that the committee has found "common ground" with health insurance plans on administrative simplification and quality initiatives. She also expressed interest in AHIP's suggestions for alternative approaches, aside from monetary penalties, for encouraging compliance with the individual coverage requirement in the pending bills.

AHIP submitted written testimony for the official record of this hearing, focusing on three topics: (1) our support for comprehensive health reforms that would correct flaws in the current system and address the coverage needs of women; (2) innovative programs our members have implemented to improve health care for the women they serve; and (3) research findings showing that private health insurance plans are enhancing the health and well-being of female enrollees.

The American Senior Benefits Association (ASBA) is a 501(c)(3) not-for-profit association where membership is completely free. ASBA is committed to lifestyle enhancement through benefits, advocacy and education for the over-50 population. ASBA concentrates its efforts on the issues that are of greatest concern to its members. Through its partners and programs, ASBA members receive product and service discounts, as well as other benefits. Current ASBA membership stands at over 500,000 nationally.