

Legislators SIGN UP NOW...space is limited.

This special luncheon workshop, conducted by the Griffith Insurance Education Foundation for the NCOIL Institute for Insurance Policy, is provided to enhance policymakers' understanding about healthcare reform and new medical loss ratio requirements.

An Education Workshop for NCOIL 2011 Summer Meeting Attendees

Medical Loss Ratios: Will the New Math Help or Harm the Healthcare Market?

Thursday, July 14th 12:15P.M. -1:30P.M.

Lunch will be provided

The intent of a medical loss ratio (MLR) is to measure the percentage of health insurance premiums that pay for health care services. The Patient Protection and Affordable Care Act (PPACA) requires insurers to submit annual reports summarizing their MLR data. As of January 1, 2011, plans that do not meet minimum statutory MLR standards will be required to provide rebates to enrollees. How will controversial medical loss ratio (MLR) rules work under federal healthcare reform? Are loss ratios related to premium costs and increased value, as advertised? What do calculations mean for insurers and competition? How will the new MLR regulations impact the survival of agents and brokers? What can we learn from existing state standards? What can we learn from loss ratio impacts on other insurance lines? Is there hope in Congress for a change to MLR that will lessen the blow to agent commissions?

Please join us for lunch as **Timothy S. Jost, J.D.**, the Robert L. Willett Family Professorship of Law at the Washington and Lee University School of Law, conducts this special session.

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Register online at www.griffithfoundation.org/workshop or by faxing this form to the Griffith Foundation at 614-880-9872. Please contact Melissa Wheeler at the Griffith Foundation at 614-880-9870 or by email at mwheeler@griffithfoundation.org.

LEGISLATOR NAME & TITLE:

STATE:

 The Griffith Insurance Education Foundation