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North Carolina Association of Health Underwriters Supports NC High-Risk Pool

(Greensboro, NC) -- The North Carolina Association of Health Underwriters (NCAHU), an organization of health insurance agents, brokers, consultants and benefit specialists, congratulates the legislature and Governor Mike Easley for passage of the North Carolina High-Risk Pool. The high-risk pool could help as many as 14,000 people in North Carolina within 10 years.

“Passage of this important legislation will help us provide health insurance for those who need it most”, says Johnny Dawkins, president of the North Carolina Association of Health Underwriters.

Beginning January 1st, 2008, the high-risk pool will provide individual health insurance to those who either cannot afford coverage in the traditional market or who have health conditions that render them uninsurable. The pool's coverage will mean hospitals and other health care providers will see more paying patients, thus decreasing the cost shifting that occurs when care is delivered and no payment is made. North Carolina joins at least 32 other states that have initiated high-risk pools.

State Representatives Verla Insko and Hugh Holliman lead the risk pool initiative in the House, while Senators Tony Rand and David Hoyle led the effort in the Senate. The North Carolina Department of Insurance has long supported the risk pool concept, and has filed a grant application with the federal government for "seed money" to use in starting the pool. Blue Cross Blue Shield of North Carolina provided important industry support for the risk pool concept, and provided valuable advice on funding concepts for the pool. NCAHU has advocated for passage of risk pool legislation for over ten years, and has worked closely with legislators, regulators and the industry to help promote ratification of this concept for the benefit of North Carolina's consumers.

The North Carolina Association, of nearly 1,000 professionals throughout the state is a chapter of the National Association of Health Underwriters that represents over 20,000 health insurance agents, brokers, consultants and professionals. Our members serve employers and individual consumers in accessing and purchasing affordable health insurance and related products. For more information, please contact Liz Gutierrez at (919) 847-6353 or Liz@ibs4me.com.

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