August 6, 2007

The Honorable Sean Dilweg
Commissioner
State of Wisconsin Department of Insurance
c/o National Association of Insurance Commissioners
444 N. Capitol St, NW, Ste. 701
Washington, DC  20001

Dear Commissioner Dilweg:

On behalf of the State Health Insurance and Assistance Programs (SHIPs) across the country and the millions of Medicare beneficiaries we serve, the SHIP Steering Committee thanks the National Association of Insurance Commissioners for its efforts to bring more accountability in Medicare Advantage marketing practices. Your advocacy efforts on behalf of our citizens is commendable as well as your support for increased and adequate funding of the state SHIPs.

The mission of each SHIP program is to provide personalized and confidential one-on-one insurance counseling to the millions of Medicare beneficiaries deserving of accurate and objective information. SHIPs offer assistance in understanding the complexity of a multitude of insurance products and informing consumers of their options and rights. Additionally, SHIPs act as consumer advocates for the most vulnerable Medicare beneficiaries. Often SHIP is their last hope in untangling claims issues, proper premium payments, enrollment/disenrollment difficulties, eligibility situations and coverage dilemmas. Our work is labor and time intensive, yet, we work diligently to provide appropriate resolutions to as many beneficiaries as possible. Additional funding, which appears in federal legislation pending before Congress, would allow our programs to expand in order to meet the increasing demand for SHIP services.

SHIP program staff and volunteers observe first-hand the stress, anxiety and, sometimes, financial harm Medicare beneficiaries experience as a result of unscrupulous and/or deceptive sales practices by over-zealous plan representatives. We heartily support involving the National Association of Insurance Commissioners in establishing regulations, setting standards for agent conduct and defining prohibited activities with respect to the sales and marketing of Medicare Advantage and Medicare prescription drug plans. State Departments of Insurance are well positioned to adopt and enforce such regulations and can work closely with SHIPs to further protect our elders and those persons with disabilities on Medicare.
We thank you for your efforts on behalf of the citizens we both serve and look forward to continuing our partnership in ensuring that Medicare beneficiaries can make informed decisions as to their health insurance needs.

Sincerely,

[Signature]

Kathleen Healey
SHIP Steering Committee Chair