



June 16, 2010

Mr. Lou Felice  
Chair, Health Care Reform Solvency Impact Subgroup  
National Association of Insurance Commissioners  
2301 McGee Street, Suite 800  
Kansas City, Missouri 64108-2662

Re: Calculation of Medical Loss Ratio Recommendations

Dear Mr. Felice and Subgroup members:

My name is Jen Ohlson and I direct The PE 3 Foundation, a Texas nonprofit organization, that through funding from Blue Cross Blue Shield of Texas, (BCBSTX) has developed an innovative and revolutionary physical education elective course dedicated to students with a high Body Mass Index, working with each individual in the context of their life – physically, nutritionally, socially, psychologically and with their family for long-term health, beyond the PE classroom. The course was recently approved as an official elective course available to every school in the state by the Texas Education Agency. Also through BCBSTX funding we are also currently producing an national educational documentary film which premieres in March 2011. The film, told through the hearts of children and key stakeholders, will provide a powerful message and call to action to the public about the need for physical fitness, proper nutrition and support. If it were not for BCBSTX support, none of this would be possible. For our foundation and for the thousands of public schools and the children and families that will benefit from the PE 3 Course and be impacted by the film, BCBSTX has been our heroes.

I am writing to urge the National Association of Insurance Commissioners (NAIC) to consider and recommend to the Department of Health and Human Services (HHS) a definition of medical loss ratio (MLR) that will encourage health plans to continue their tremendous support of community-based public health initiatives and programs such as ours.

The membership of NAIC is state-based and so should understand well the important contributions that local organizations make to the overall health of communities and populations. I want to make sure that health insurers will continue their critical participation in these efforts.

It is my understanding that if the definitions around MLR are too narrow, health insurers will not be encouraged to support community-based health initiatives and could, in fact, be penalized for such support if their contributions are counted as administrative expenses. Penalizing support of my organization's program and similar community-based programs across the nation would not be wise public policy.

At this moment, you have the opportunity to be a hero in this crucial decision and your actions will affect lives for generations to come. I strongly urge the NAIC to recommend to HHS that for the purpose of calculating MLR, quality initiatives include health insurers' involvement and investments in public health initiatives.

Thank you for consideration on this important issue.

Sincerely,

Jen Ohlson  
Executive Director  
PE 3 Foundation  
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# Front Page News!

## San Antonio Express News 6-1-10

### PE class marches to different beat

By Jenny LaCoste-Caputo - Express-News

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From left, Thairy Villasenor, 16, Ashley Hernandez, 15, Danita Harris, 15, and Ashley Castoreno, 19, exercise in PE 3: PE for the Mind, Body and Spirit at Highlands High School. Lisa Krantz/Express-News

Roger Rodriguez knew there was a childhood obesity problem in San Antonio Independent School District. As the district's physical education and health coordinator, how could he miss it?

Rodriguez had looked at the results of Fitnessgrams, which are the yearly assessments of weight and fitness required by state law of all Texas schoolchildren in grades three through 12. He had walked the halls and visited the gym classes. But it wasn't until he fulfilled what he thought was a simple request that he realized the magnitude of the problem.

Jen Ohlson, the Austin-based head of a company called Interactive Health Technologies who also champions physical education in schools, told Rodriguez she wanted to shoot a documentary that focused on a teen and detailed the effects of childhood obesity. She asked Rodriguez to find students with a body mass index of at least 40, which in most cases would put them in the obese range.

"We thought we'd get 20 or 30, then I'd choose from those," Ohlson said.

But when Rodriguez checked the data on sixth- through 12th-graders in San Antonio ISD, what he discovered was staggering.

"We found 440 kids," Ohlson said. "Our jaws dropped."

Rodriguez took the information to Superintendent Robert Durón.

"I told him, 'I failed these kids. We failed these kids,'" Rodriguez said. "I knew we had to do something different from what we were doing."

Durón gave Rodriguez the green light and he and Ohlson worked together to write a new program for a physical education class targeting students with a BMI of 40 or greater. It was already December, but they finished the curriculum in time to win approval from the Texas Education Agency before the end of the year and have the class offered in what they call a "pre-pilot" program for the spring semester.

The state gave its approval to the course, called PE 3: PE for the Mind, Body and Spirit, as an innovative course. That means there's not another one like it in the state, but now that it's been approved, other districts are welcome to offer it as well.

The first class was offered at Highlands High School, where Rodriguez found a large concentration of overweight kids.

Ohlson said Highlands' demographics tell the story. It's not as poor as some San Antonio ISD schools, but it's still in a neighborhood where there are few healthy food options and little emphasis on exercise.

"Parents have enough money for Xboxes, but not enough to shop at Whole Foods," she said. "We found a lack of grocery stores, a proliferation of taco stands, fast food and convenience stores. ... It's the perfect breeding ground for producing overweight kids."

In the new class, students work out while wearing heart monitors. They're also taught about nutrition and healthy lifestyles. There are future plans for field trips to grocery stores and gyms.

PE teachers have become certified in popular exercise classes such as yoga and Zumba, which is a new type of aerobics, set to Latin music.

Coach Rufus Lott Jr., who just earned his Zumba certification, thinks the class is just what his students need.

"I think it's great. San Antonio is always being tagged as one of the fattest cities in the country and Texas as one of the fattest states in the country," he said. "We need to do something about it."

Lott said the kids are motivating each other and don't seem to mind being pulled from the more traditional physical education classes.

"I had a kid come tell me just yesterday that he's already lost 15 pounds," Lott said on a recent