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NJAHU: So, What Are the DOCTORS' Fees?

By [NU ONLINE NEWS SERVICE](#)

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The New Jersey Association of Health Underwriters (NJAHU) wants doctors to tell patients in advance about the cost of procedures and supplies.

Groups representing doctors have been putting pressure on health insurance agent and broker commissions by supporting efforts to interpret minimum medical loss ratio (MLR) provisions in the new [Affordable Care Act, the legislative package that includes the Patient Protection and Affordable Care Act \(PPACA\)](#), in a strict fashion.

The new minimum MLR provisions will require the percentage of health coverage revenue spent on medical care and quality improvement efforts to be 85% for large plans and 80% for individual and small group arrangements.

Agent groups are worried that the limits will add to the pressure on carriers to reduce commissions, even though, as agents see it, agents are the ones now doing the most to help consumers and small employers cope with the upheaval in the U.S. health finance system.

The NJAHU, Trenton, N.J., an affiliate of the National Association of Health Underwriters, Arlington, Va., now is suggesting that doctors who are working in what amount to one-way glass houses

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