



AMERICAN ACADEMY OF
FAMILY PHYSICIANS
STRONG MEDICINE FOR AMERICA

January 19, 2011

Jay Angoff
Office of Consumer Information and Insurance Oversight
Department of Health and Human Services
Attention: OCIIO-9998-IFC
Room 445-G
Hubert H. Humphrey Building
200 Independence Avenue, SW.,
Washington, DC 20201.

Dear Director Angoff:

On behalf of the American Academy of Family Physicians (AAFP), which represents more than 97,600 family physicians and medical students nationwide, I am writing to offer our comments to the *Health Insurance Issuers Implementing Medical Loss Ratio Requirements Under the Affordable Care Act* interim final rule with request for comments as published in the December 1, 2010 Federal Register.

The *Affordable Care Act* directs the National Association of Insurance Commissioners (NAIC) to make recommendations to the Department of Health & Human Services (HHS) regarding the definitions and methodologies for calculating the medical loss ratio. As outlined in an August 3, 2010 [letter](#) to the NAIC, the AAFP believes that expenses that provide physician practices with actionable clinical data with the goal of improving the quality of care must be taken into consideration when calculating a health plans' medical loss ratio. The AAFP also believes that expenditures that provide incentives for meeting nationally recognized quality of care benchmarks and performance improvement must also be included in the calculation. Since innovative ideas for changes to the delivery of primary care, such as, care coordination and disease management efforts directly impact clinical outcomes, these efforts must also be incorporated in the medical expense portion of the medical loss ratio calculation.

The AAFP agrees with the recommendations made by the NAIC late last year. We therefore support that HHS appears, in this interim final rule, is adopting the NAIC recommendations in their entirety.

Thank you for this opportunity to comment on this matter. If we may be of further assistance on this, please contact Laura Schmidt, Private Sector Advocacy Specialist at 913-906-6000, extension 4134 or lschmidt@aafp.org.

Sincerely,

Lori J. Heim, MD, FFAFP
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