

**America's Health
Insurance Plans**

601 Pennsylvania Avenue, NW
South Building
Suite Five Hundred
Washington, DC 20004

202.778.3200
www.ahip.org



Press Release

FOR IMMEDIATE RELEASE

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Contact:

Mohit Ghose
202-778-8494

Prominent Medicare Health Plans Strengthen Consumer Protections and Voluntarily Pledge to Temporarily Suspend Non-Group PFFS Marketing

(Washington, DC) – Statement of AHIP President and CEO Karen Ignagni on landmark industry pledge:

“Taking a major step to give Medicare beneficiaries peace of mind, today seven of our member companies are making a pledge to voluntarily stop marketing non-group Medicare Advantage Private Fee For Service plans and to strengthen consumer protections by implementing now the Centers for Medicare and Medicaid Services (CMS) 2008 marketing enhancements ahead of schedule. This action will complement efforts already underway to ensure that brokers, agents and in-house marketing staff are appropriately trained and give beneficiaries additional assurances that they will have accurate, clear and useful information they need to understand their choices.

“On May 16th, our Board of Directors announced the industry’s commitment to specific principles in this area that go beyond current regulatory requirements. We already have committed to increasing training and oversight across the industry. Recognizing that the vast majority of brokers and agents adhere to the highest ethical standards, we are committed to ensuring that all brokers and agents are accountable for meeting strict standards.

“Our industry is moving immediately to put additional protections in place in cooperation with CMS, the NAIC and other stakeholder groups. We have requested that CMS and the NAIC immediately develop a uniform reporting mechanism that will allow plans to provide information to States that clearly identifies licensed broker/agents who are marketing for each Medicare Advantage organization. Secondly, we have urged the development of clear guidelines for health plans to report serious broker-agent misconduct to CMS and the states.

“Today’s pledge to temporarily suspend non-group marketing will allow health plans to mobilize quickly to improve broker-agent education and training. This action will allow our members to expeditiously demonstrate that they have comprehensive and effective procedures in place. They will do so as soon as possible, and, in any event, well prior to the launch of 2008 marketing efforts.”

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June 18, 2007
Page 2



The following companies have made this pledge:

- BlueCross BlueShield of Tennessee
- Coventry Health Care, Inc.
- Humana Inc.
- Sterling Life Insurance Company
- UnitedHealth Group
- Universal American Financial Corp.
- Wellcare Health Plans, Inc.

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