



ASSURANT
Health®



Health Care Reform
Brief

Individual Major
Medical and Small
Group Products

August • 2010

Health Care Reform Overview

Passage of the Patient Protection and Affordable Care Act (PPACA), also known as health care reform, applies new requirements to the health care industry, including provisions that impact insurers, agents, providers and individuals and employers seeking health coverage. The law mandates certain product design changes and pricing constraints on insurers, alters the delivery system and includes individual and employer tax penalties and credits related to health coverage. The new requirements have various effective dates that span from 2010 to 2014, and much of the detail regarding reform changes has yet to be issued by the Department of Health and Human Services.

Success in the new environment

Assurant Health will continue to evaluate the law and its effects as we position our company for continued success in a post-reform environment. With more than a century of experience, Assurant Health has a history of adapting successfully to challenges and change in our industry.

While health care reform will require us to manage our business differently, we are confident in the opportunities ahead for both our agents and Assurant Health. Capabilities that position us for success include our:

- commitment to agents and our understanding of the value they provide to customers and Assurant Health
- service and support tools that help agents grow and retain their business with us
- experience, expertise and focus on the individual and small employer marketplace
- ability to understand changing consumer needs and respond with creative products and services

Meeting the needs of individuals and families

Assurant Health sees opportunities and future growth in the individual medical space and will meet new demands with a strong major medical portfolio offering our most popular plans. We're also developing new products and services that deliver affordable health care access to people who may not have it today and help customers navigate the system and stretch their health care dollars.

Meeting the needs of small businesses

Opportunities in the small employer space include growth in our fully insured plans, aided by the new federal tax credit available to small businesses. In addition, our self-funded plans provide great opportunities in the future as employers and employees look for more affordable solutions in health care as requirements of reform are fully implemented through 2014.

For agent use only. Not for distribution to consumers. This message impacts your professional relationship with us as a licensed agent, is necessary to maintain regular communication with our sales force and provides information that you need in order to sell Assurant Health products.

Assurant Health is the brand name for products underwritten and issued by Time Insurance Company, John Alden Life Insurance Company and Union Security Insurance Company.

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