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Local Agent Becomes PPACA Certified

Southfield, Michigan – Michael A. Embry, RHU with Comprehensive Benefits, Inc. became certified through The National Association of Health Underwriters' (NAHU) new professional development course on the Patient Protection and Affordable Care Act (PPACA). This continuing education course for agents has been approved in all 50 states, and Michael will receive 11 education credits from the Michigan Department of Insurance.

Embry completed this 10-hour course to receive the most up-to-date information on the key technical components of PPACA and is prepared to counsel his/her clients on upcoming required healthcare changes and new options for health plans.

"By taking this course, Embry has joined an elite group who is uniquely qualified to assist clients in complying with the new law," said NAHU CEO Janet Trautwein. "He understands how the market is likely to change over the next few years, and is in the perfect position to advise families and businesses in planning for the future."

Topics of study include:

- Implementing healthcare reform—overview and politics
- Grandfathered plans and the small-business tax credit
- Medicare Part D and non-discrimination rules
- Patient protection and changes to consumer-directed health plans
- Medical loss ratio requirements and tax implications
- W-2 reporting, summary of benefits, waiting periods, essential benefits and community rating
- Individual mandate, pre-existing conditions and rating reform
- Health insurance exchanges for individuals and small employers
- Employer pay or play
- Self-insured plans

"Achieving the PPACA Certification will help me continue to provide the high level of service our clients have come to expect from Comprehensive Benefits, Inc."

The course is delivered through NAHU's Online Learning Institute. More information is available at www.nahu.org/education/certifications/ppaca.cfm.

The National Association of Health Underwriters represents 100,000 professional health insurance agents and brokers who provide insurance for millions of Americans. For more information, please call **Michael A. Embry, RHU at 248-221-1601**