

2022 Capitol Summit

PROTECTING THE CONSUMER'S FUTURE

CAHIP

California Agents & Health
Insurance Professionals

CALIFORNIA'S BENEFIT SPECIALISTS



Who We Are

Professional health insurance agents help individual Californians, families, businesses and their employees with the insurance landscape.

We are as diverse as California itself and proud to provide access to personalized healthcare -- customized to an individual's needs.

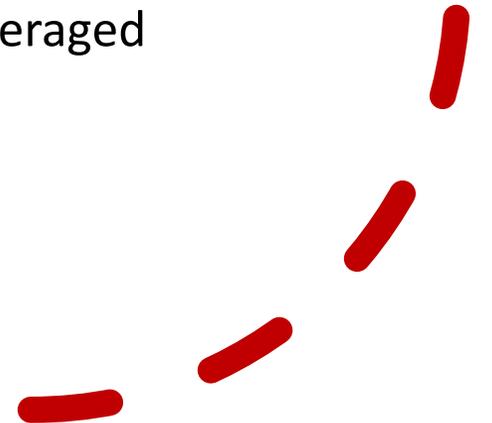
We are proud advocates for universal healthcare access that allows all Californians to get the right coverage for all stages in life – whether it be medical, dental, vision, or long-term care.

Role of the Agent

Agents provide trusted and reliable counsel. We want every Californian to have access to personalized solutions that provide for health, financial and retirement needs.

Agents are advocates. We help resolve day-to-day issues that might arise with a policy and serve as consumer advocates for the insured and their families when coverage disputes arise.

Agents solve problems. Because of our expertise, experience, and relationships with insurance carriers, agents can often get problems solved quickly as a leveraged intermediary.

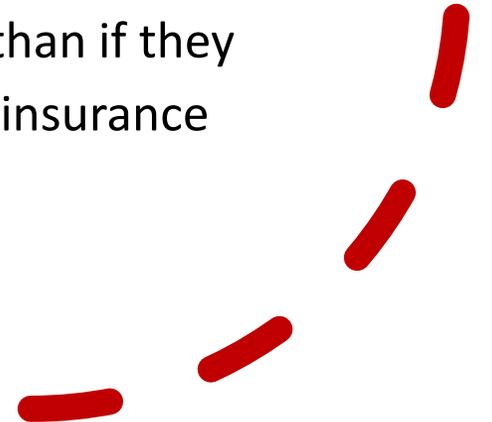


Role of the Agent

Agents help businesses. We provide human resource-related services necessary to assist an employer in their compliance responsibilities and obligations. Agents bring an irreplaceable human touch to businesses and their employees.

Agents make the complex simple and understandable. There are countless plan options available; good agents guide their clients through myriad options to the plan that best suits their needs on a variety of levels.

Agents don't cost more. Our clients do not pay any more for health insurance purchased through an agent than if they purchased the coverage directly from a health insurance carrier on any platform.



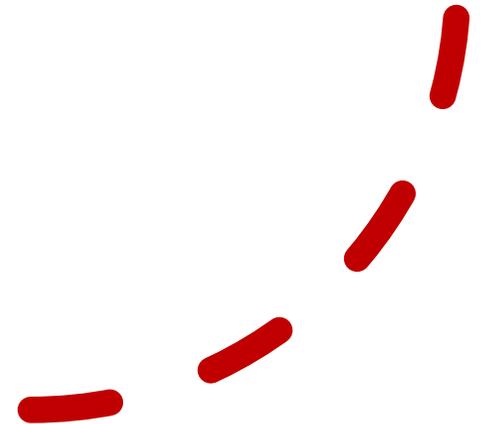
ACA is Helping Make Healthcare More Affordable Than Ever

American Rescue Plan is Dramatically Lowering Household Contribution

Expanded federal premium assistance is improving affordability of health care coverage.

It limits the consumer's required contribution to no more than 8.5% of household income for a household over the 400% Federal Poverty Level (FPL).

Consumers at any income level may be eligible for financial help, regardless of their FPL.



Example #1



Enhanced Silver
87%
Coverage

Monthly Premium

Currently Costs	American Rescue Plan
\$139	\$43

Or a Bronze plan for \$1/month

Sofia in Los Angeles | Age: 21 | Income: \$25,520/year

Example #2



Monthly Premium

Currently Costs	American Rescue Plan
\$583	\$393

Or a Bronze plan for \$4/month

The Robinsons in Oakland | Ages: 45, 45, 12, 10 | Income: \$78,600/year



The Problems with a Single Payor/ Unified Financing System

Would cost California over \$500 Billion per year.

Requires federal waiver and risks \$200 billion in current Medi-Cal and Medicare funding.

Forces at least \$200 billion in new annual state taxes to pay for the system.

ERISA federal preemption (4.6 million Californians).

By losing current health insurance, Californians risk losing their doctor and experiencing delays in care.

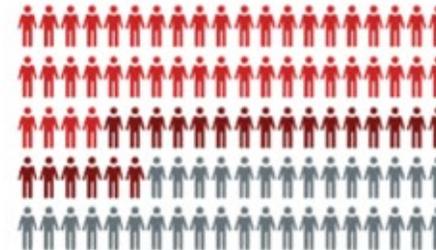
California Constitution (Prop 98 and the Gann Limit) requires voter approval.

CAHIP's Public Opinion Poll

(November 5 through November 9, 2021
1 000 respondents)

Single-Payer Healthcare Opposition

IN THE STATE OF CALIFORNIA



65% **OPPOSE** a new law establishing single-payer healthcare

54% **STRONGLY** oppose

OPPOSITION IS SHARED ACROSS:



AGES 18-65+

POLITICAL AFFILIATION

GENDER

AGE

LATINO/HISPANIC, BLACK/AFRICAN AMERICAN, WHITE/CAUCASIAN, ASIAN

61%

62%

63%

BECOME LESS LIKELY TO SUPPORT KNOWING:

the government would take over the entire health care system

it eliminates employer paid health coverage

it will reduce health care quality and hinder medical advancement

Single Payer Isn't Free

ACA 11 (Kalra)

A CA 11 would impose an excise tax, payroll taxes, and a State Personal Income CalCare Tax at specified rates to fund comprehensive universal single-payer health care coverage and a health care cost control system for the benefit of every resident of the state, as well as reserves deemed necessary to ensure payment, to be established in statute.

Gross Receipts Tax:

Annual excise tax at 2.3% of gross income above \$2 million for all qualified business in the state

1% increase in gross receipts = \$47 Billion in 2022 dollars

Estimated Revenue: \$108.1 Billion

Payroll Tax – Employer Share:

Employers with 50 or more employees to pay 1.25% payroll tax rate on wages and other compensation of their employees

1% increase in payroll tax = \$14 Billion in 2022 dollars

Estimated Revenue: \$17.5 Billion

Payroll Tax – Employee Share:

Employees earning more than \$49,900 in wages or compensation per year to pay 1% payroll tax

Estimated Revenue: \$14 Billion

Income Tax:

1% increase in Taxable Personal Income = \$16 Billion in 2022 dollars

Estimated Revenue: \$23.2 Billion (average increase of 1.45%)

Total Proposed Revenue Package = \$162.8 Billion New Taxes!

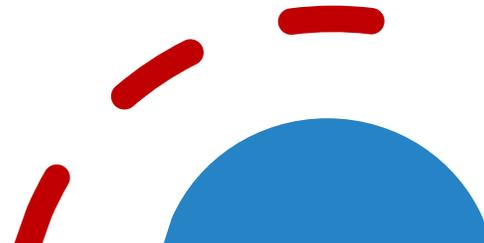


WE SUPPORT
AB 2709 (Boerner Horvath)
Emergency Ground
Medical Transportation

Promotes affordable access to life-saving ambulance services, regardless of how provider is contracted.

Specifies that anyone who receives emergency ground medical transport (EGMT) services from a non-contracting ground ambulance provider **would not be required to pay more** than the same service from a contracting ground ambulance provider.

The bill would also prohibit non-contracting ground ambulance providers from billing a higher amount.

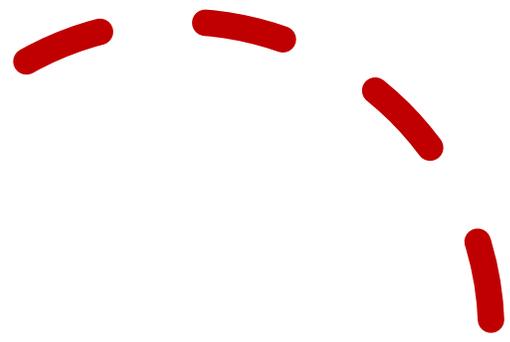


Additional Questions?

Please reach us anytime at:

<https://www.cahu.org/home>

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