

CALIFORNIA ADVOCATES, INC.



April 16, 2014

The Honorable Allan Mansoor
Member, California State Assembly
State Capitol, Room 4177
Sacramento, CA 95814

Michael D. Belote

Dennis K. Albiani

Julianne A. Broyles

Lexi Purich Howard

John F. O'Malley

Ralph F. Simoni

SUBJECT: AB 2433 (MANSOOR)--CATASTROPHIC COVERAGE: HARDSHIP ACCESS – SUPPORT ASSEMBLY HEALTH COMMITTEE SCHEDULE FOR HEARING: APRIL 22, 2014

Dear Assembly Member Mansoor:

The California Association of Health Underwriters (CAHU) is pleased to **SUPPORT** your **AB 2433**, as introduced, regarding hardship access to health insurance access.

As introduced, **AB 2433**, to the extent permitted by the federal Patient Protection and Affordable Care Act (PPACA), provides that an individual will be deemed to face “hardship” if his or her health insurance coverage was canceled between December 1, 2013, and March 31, 2014.

Many health care service plans and health insurers terminated health plans in anticipation of compliance with the federal Patient Protection and Affordable Care Act. In addition, many Californians did not, and still may not, fully recognize that once the Special Open Enrollment period ended on April 15, 2014, no one is permitted to purchase any health insurance policy from either the California Health Benefit Exchange (Covered California) or through the private market unless the person seeking health insurance coverage could show that a life event (birth, adoption marriage, etc) or a hardship led to the lack of insurance until the next open enrollment period. CAHU believes **AB 2433** ensures that individuals that had enrolled in plans that were subsequently canceled to comply with the PPACA, now will have access to the hardship exemption to purchase needed health insurance.

The California Association of Health Underwriters is the state's largest association of health insurance agents, brokers and other health insurance industry professionals. Our members help millions of individual Californians and businesses evaluate, select, purchase and use their health care coverage plans, resulting in greater health and financial security. CAHU agents and brokers also act as advocates for policyholders and their families when coverage disputes arise. CAHU agents and brokers perform many functions for small employers with respect to managing their employee benefits program--at no additional cost to the small employer.

CAHU looks forward to working with you and your staff on **AB 2433 (Mansoor)**.

Sincerely,

Julianne Broyles

On Behalf of California Association of Health Underwriters

cc: Office of the Governor
Members, Assembly Health Committee
Roger Dunstan, Assembly Health Committee
Peter Anderson and Kevin Hanley, Assembly Republican Caucus

925 L Street, Suite 1250 Sacramento, CA 95814

phone: (916) 441-5050 fax: (916) 441-5859 email: mail@caladvocates.com