



April 9, 2015

The Honorable Ken Cooley
Member, California State Assembly
State Capitol, Room 2188
Sacramento, California 95814

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**SUBJECT: AB 845 (COOLEY)--CALIFORNIA VISION CARE ACCESS
COUNCIL – OPPOSE UNLESS AMENDED
ASSEMBLY HEALTH COMMITTEE
SET FOR HEARING: APRIL 14, 2015**

Dear Assembly Member Cooley:

The California Association of Health Underwriters (CAHU) sincerely regrets we must **OPPOSE UNLESS AMENDED** your **AB 845**, as introduced, that seeks to establish a new California Vision Care Access Council within the state Health Benefit Exchange, Covered California.

While understanding and acknowledging the well-intentioned purpose, CAHU must **OPPOSE AB 845** for two reasons. First, there are still many computers system challenges and projects to bring to completion before expansion is considered. For instance, Covered California's Small Employer Health Options Program (SHOP) public facing portal still is incomplete and employer quotes must be handled by downloading a form, filling the form out, resubmitting by email and waiting 3-5 days for a response – an inefficient way to get quotes for small employers. Keep in mind that the establishment of the SHOP program portal is one of the two core missions of the Exchange from the ACA. Today, five years after the Exchange first started to be built, the SHOP website remains only partially functional.

An additional issue that was addressed in last year's bill, but is sadly missing from in **AB 845**, was the firm commitment by the sponsors to ensure certified agents would be the enrollment avenue available to consumers and employers if the decision was to add stand-alone vision plans should be added to the Covered California as an optional benefit. CAHU is asking for the same commitment to be made in this year's bill to ensure certified agents are included as a door to consumer and employer group enrollment.

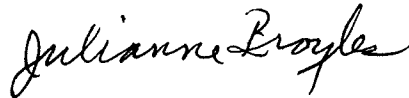
CAHU believes this specificity is especially warranted in light of the fact that--other than self-enrollments--certified agents enrolled more Californians in Covered California products than any other group for both the 2013-2014 and the 2014-2015 open enrollment and special enrollment periods. In fact, Covered California Board of Directors recently congratulated the independent, certified agents for helping close to 50 percent of all consumers that sought coverage, to find coverage they needed in the Exchange for the current open and special enrollment periods.

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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 also perform many functions for small employers with respect to managing their employee benefits program--at no additional cost to the small employer.

We are available to discuss our concerns with you and your staff at your convenience.

Sincerely,

A handwritten signature in cursive script that reads "Julianne Broyles".

Julianne Broyles
On Behalf of California Association of Health Underwriters

cc: Office of the Governor
Members, Assembly Health Committee
Kelly Green, Assembly Health Committee Consultant
Peter Anderson and Bill Lewis, Assembly Republican Caucus