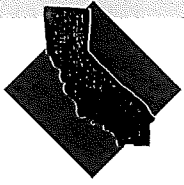


CALIFORNIA ADVOCATES, INC.



May 22, 2014

The Honorable Ed Hernandez
Member, California State Senate
State Capitol, Room 2080
Sacramento, California 95814

Michael D. Belote

Dennis K. Albiani

Julianne A. Broyles

Lexi Purich Howard

John F. O'Malley

Ralph F. Simoni

**SUBJECT: SB 20 (HERNANDEZ)--ENROLLMENT PERIOD: INDIVIDUAL
MARKET: CONFORMITY - SUPPORT
ASSEMBLY THIRD READING**

Dear Senator Hernandez:

The California Association of Health Underwriters (CAHU) is pleased to **SUPPORT** your **SB 20**, as amended May 8, 2015, that seeks a reasonable alignment with federal rules changes on enrollment periods under the Patient Protection and Affordable Care Act.

As amended, **SB 20** changes the 2015 open enrollment period for individual market health plans and insurance policies from October 15, 2014, through December 7, 2014, to November 15, 2014, through February 15, 2015. **SB 20** provides an additional 45 days before the start of the next open enrollment for individuals seeking to purchase or renew health insurance policies. This conforms with recent federal open enrollment changes. CAHU supports finding ways, like **SB 20**, that may help provide for a smoother open enrollment period than the initial turbulent open enrollment process consumers and agents experienced 2013.

CAHU 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 in **SUPPORT** of **SB 20 (Hernandez)**.

Sincerely,

Julianne Broyles
On behalf of California Association of Health Underwriters

cc: Members, California State Senate
Lark Park, Office of Governor Brown
Benjamin Russell, Assembly Health Committee
Peter Anderson and Kevin Hanley, Assembly Republican Caucus