



May 1, 2015

The Honorable Joel Anderson  
Member, California State Senate  
State Capitol, Room 5052  
Sacramento, CA 95814

**SUBJECT: SB 514 (ANDERSON)--PRIVACY: COVERED CALIFORNIA – SUPPORT  
SENATE HEALTH COMMITTEE**

Dear Senator Anderson:

The California Association of Health Underwriters, the National Association of Insurance and Financial Advisors of California (NAIFA California) and the Independent Insurance Agents and Brokers of California (IIABCAL) **SUPPORT** your **SB 514**, as amended April 20, 2015, concerning the handling of consumer personal information by Covered California.

Our organizations represent California’s 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. Agents act as advocates for policyholders and their families when coverage disputes arise. Agents also perform many functions for small employers with respect to managing their employee benefits program. Agents provide these services at no additional cost to the individual, family or employer.

Licensed health insurance agents are already mandated to comply with extensive privacy laws, undergo substantial education on handling of consumer information and ethics, plus annual continuing education in both areas. Agents are also subject to extensive background checks. CAHU, NAIFA California and IIABCAL strongly support professional handling of private health information (PHI) using the best professional practices that meet the many confidentiality requirements of federal and state law.

Our organizations **SUPPORT SB 514** because it provides a simple, tailored approach to permit individuals needing assistance in the Covered California enrollment process to affirmatively indicate they need additional help with their applications, Once that affirmative acknowledgement is received, then Covered California sends information to that consumer indicating local certified agents or others that are available to help with their application.

Please do not hesitate to contact us if you require further information: Juli Broyles (CAHU) at 916-441-5050; John Norwood (IIABCAL) at (916) 447-5053, or Shari McHugh (NAIFA California) at (916) 930-1993. We look forward to working with you and your staff in **SUPPORT** of **SB 514**.

Sincerely,

Julianne Broyles  
CAHU

Shari McHugh  
NAIFA-California

John A. Norwood  
IIABCAL

cc: Members, Senate Health Committee  
Donna Campbell, Office of Governor Brown  
Teri Boughton, Senate Health Committee Consultant  
Joe Parra and Tim Conaghan, Senate Republican Caucus