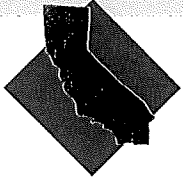


CALIFORNIA ADVOCATES, INC.



June 3, 2014

The Honorable Norma Torres
Member, California State Senate
State Capitol, Room 2048
Sacramento, California 95814

Michael D. Belote

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**SUBJECT: SB 972 (TORRES)--CALIFORNIA HEALTH BENEFIT EXCHANGE – SUPPORT
ASSEMBLY HEALTH COMMITTEE
SCHEDULED FOR HEARING: JUNE 10, 2014**

Dear Senator Torres:

The California Association of Health Underwriters (CAHU) **SUPPORTS** your **SB 972**, as amended May 6, 2014, expanding the required knowledge base of those appointed to the California Health Benefit Exchange Board in the future.

Today, those serving on the California Health Benefit Exchange Board must have expertise in at least two of the following areas: individual health care coverage; small employer health care coverage; health benefits plan administration; health care finance; administering a public or private health care delivery system; and purchasing health plan coverage.

SB 972 inserts four new criteria to the expertise requirements for those seeking to serve as members of the Health Benefit Exchange Board. The new knowledge points include:

- Marketing of health insurance products.
- Information technology system management.
- Management information systems.
- Enrollment counseling assistance, with priority to cultural and linguistic competency.

Licensed, certified agents helped more than 525,000 Californians enroll in qualified health plans offered through Covered California. This was the largest segment of enrollments in Covered California--outside of self-enrollments--according to official data released by the Exchange Board.

Nearly every aspect of providing information on health insurance options through Covered California or Small Business Health Option Program (SHOP) has a technology component. All agents would immediately agree that the technology challenges presented enormous barriers during the open enrollment process--and still does have technology issues in need of resolution. Having a future appointee with this experience will likely prove invaluable to smoothing Exchange operations.

CAHU also believes that providing that a future appointee who understands the challenges of servicing California's multi-cultural population will benefit Covered California and SHOP operations and the certified agents that serve as trusted avenues to affordable coverage in those communities.

The California Association of Health Underwriters is the state's largest association of health insurance agent, 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

925 L Street, Suite 1250 Sacramento, CA 95814

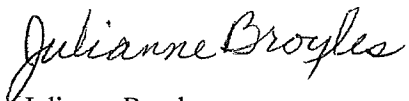
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also act as advocates for policyholders and their families when coverage disputes arise. CAHU agents and brokers perform many functions for small employers with respect to managing their employee benefits program--at no additional cost to the small employer.

We look forward to working with you and your staff in **SUPPORT** of your **SB 972**.

Sincerely,



Julianne Broyles
On Behalf of California Association of Health Underwriters

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