

# CALIFORNIA ADVOCATES, INC.



September 19, 2017

The Honorable Edmund G. Brown, Jr.  
Governor, State of California  
State Capitol, First Floor  
Sacramento, CA 95814

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**SUBJECT: AB 156 (WOOD) INDIVIDUAL MARKET: ENROLLMENT PERIODS – REQUEST FOR SIGNATURE**

Dear Governor Brown:

The California Association of Health Underwriters (CAHU) respectfully requests your **SIGNATURE** upon **AB 156 (Wood)**, as amended on September 8, 2017, when it comes before you for consideration. **AB 156** would bring California law into compliance with the federal market stabilization rule and also maintains California's current three month long annual open enrollment period which improves enrollment outcomes across the state.

CAHU has been an active stakeholder, supporter and participant in the innovative California Health Benefit Exchange (Covered California) and as a result, the percentages of those who are uninsured are at record lows. It is important to note that licensed, certified health insurance agents contributed in large part to this success story, having helped millions of Californians find and keep affordable health care coverage. It is critical that California continues to enact good policy such as **AB 156**, to continue a healthy risk mix, competitive marketplace and continued decreases in the number of the uninsured.

**AB 156** allows agents sufficient time to help mitigate the harmful impacts on consumers from this years 12.5% rate increases, uncertainty pertaining to cost sharing reductions from the federal government, and Anthem's withdrawal from a large segment of California's healthcare marketplace. The extended enrollment periods provided in **AB 156**, gives agents and brokers more time to adequately help consumers navigate through the complexities of the individual marketplace and obtain additional coverage where necessary, which improves the overall stability of the marketplace.

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.

For these reasons and more, CAHU respectfully requests your **SIGNATURE** upon **AB 156 (Wood)** when it comes before you for action.

Sincerely,

Faith Lane

Julianne Broyles

On behalf of the California Association of Health Underwriters