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April 25, 2013

Senator Ed Hernandez
Chair, Senate Health Committee
State Capitol, Room 2080
Sacramento, CA 95814

RE: SB 780 (Jackson) SUPPORT

Dear Senator Hernandez,

United Policyholders writes in strong support of Senate Bill 780.

In today's health insurance marketplace there are a dizzying array of plan variations and deductible options. Consumers generally strive to anticipate their and their families' medical needs and align their care priorities and care decisions with available health plan options and their financial means. In other words – people who know they need to see a specific provider or undergo a procedure will select a plan that allows them to do so without incurring excessive out of pocket costs or long delays and paperwork challenges. People need accurate and up to date information on provider networks and approved charges in order to select plans wisely and plan their medical care accordingly.

It is essential that both consumers and regulators know before a health plan terminates a contract with a provider or provider network. This legislation will help consumers make sound decisions about the “in-network” health care they can receive as well as avoid unnecessary “out-of-network” bills that cause financial hardships. And it will give the California Department of Insurance information that it needs in order to oversee a healthy marketplace and protect consumers.

United Policyholders, (“UP”) is a non-profit 501(c) (3) organization founded in 1991 that is a voice and an information resource for insurance consumers in all 50 states. UP's work is funded by donations and grants from individuals, businesses and foundations. UP participates in the proceedings of the National Association of Insurance Commissioners as an official consumer representative. Through a “Roadmap to Preparedness” program, UP does outreach and education to help consumers understand the insurance products make up their financial safety net.

We strongly support this bill.

Sincerely,

Amy Bach, Executive Director

Board of Directors

Amy Bach
Executive Director

Alice J. Wolfson
Chair, Board of Directors

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Mississippi State Senator

Hon. Stanley G. Feldman
Chief Justice (RET)
Arizona Supreme Court

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