



## HEALTH INSURANCE MANDATE BILLS THREATEN HEALTH CARE ACCESS AND AFFORDABILITY

Insurance mandate legislation expected to cost over \$300 million annually

*New benefit mandates will reduce access to health coverage and substantially increase health plan premiums at a time when lawmakers, health plans, and others are working to make health care more affordable.*

The California Association of Health Plans (CAHP), the Association of California Life and Health Insurance Companies (ACLHIC), and America's Health Insurance Plans (AHIP) OPPOSE AB 598, AB 744, SB 163, and SB 600.

**T**hree out of four Californians in a recent poll say they would prefer the government focus on making health care more affordable.\*

Health plans and insurers stand ready to offer solutions that will expand access and improve affordability, but

new benefit mandates are a piecemeal approach that will only make health care more expensive and reduce access.

The California Health Benefits Review Program (CHBRP) estimates that these legislative mandate proposals could cumulatively raise health plan premiums over \$300 million:

- **AB 598** would increase total net annual expenditures by **\$2.7 million.**
- **AB 744** is estimated to increase total net annual expenditures by **\$278.3 million.**
- **SB 163** would increase total net annual expenditures by **\$4.3 million.**
- **SB 600** would increase net annual expenditures by **\$6.8 million.**

California's health plans urge legislators to consider the cumulative impacts that these mandates will have on health care affordability and access for all Californians.

# OPPOSE AB 598, AB 744, SB 163, and SB 600

## We need better solutions for increased health care affordability and access.

\* Kaiser Family Foundation/California Health Care Foundation California Health Policy Survey, Jan.2019