



NEIL ABERCROMBIE
GOVERNOR

SHAN S. TSUTSUI
LT. GOVERNOR

STATE OF HAWAII
OFFICE OF THE DIRECTOR
DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS
335 MERCHANT STREET, ROOM 310
P.O. Box 541
HONOLULU, HAWAII 96809
Phone Number: 586-2850
Fax Number: 586-2856
www.hawaii.gov/dcca

KEALI'I S. LOPEZ
DIRECTOR

JO ANN M. UCHIDA TAKEUCHI
DEPUTY DIRECTOR

TO THE HOUSE COMMITTEE ON CONSUMER PROTECTION & COMMERCE

TWENTY-SEVENTH LEGISLATURE
Regular Session of 2014

Monday, February 10, 2014
5:00 p.m.

TESTIMONY ON HOUSE BILL NO. 2269, H.D. 1 – RELATING TO HEALTH INSURANCE.

TO THE HONORABLE ANGUS L.K. McKELVEY, CHAIR, AND MEMBERS OF THE COMMITTEE:

My name is Gordon Ito, State Insurance Commissioner, testifying on behalf of the Department of Commerce and Consumer Affairs ("Department"). The Department strongly supports this Administration bill, and submits the following comments.

The bill allows the Insurance Division to gather health insurance premium information, and to prepare and disseminate premium comparison sheets to the public. It now collects and creates motor vehicle and home insurance premium comparison sheets that help individuals and businesses to meaningfully shop and compare.

The ACA requires individuals to acquire health care coverage or face a penalty, and, under the Prepaid Health Care Act, many employers must provide prepaid health care plans to employees. Health insurance premium comparison sheets will allow individuals and small businesses to review and compare health premiums from all health insurers, which will help them make informed decisions when purchasing health insurance.

We thank the Committee for the opportunity to present testimony on this matter.

HMSA



An Independent Licensee of the Blue Cross and Blue Shield Association

February 10, 2014

The Honorable Angus L. K. McKelvey, Chair
The Honorable Derek S. K. Kawakami, Vice Chair
House Committee on Consumer Protection and Commerce

Re: HB 2269, HD1 – Relating to Health Insurance

Dear Chair Baker, Vice Chair Kawakami and Members of the Committee:

The Hawaii Medical Service Association (HMSA) appreciates the opportunity to testify on HB 2269, HD1, which authorizes the Insurance Commissioner to publish annually a list of all managed care plans with representative annual premiums for health insurance. HMSA supports this Bill.

HMSA believes this measure complements one of the underlying tenets of the Affordable Care Act – transparency. Health plans already are providing information to the U.S. Department of Health and Human Services on premiums for the federal website. It only makes sense that similar information be provided by the State to the public.

We understand that it is the intent of the State Insurance Division to publish the health insurance premiums of all plans, including plans sold, both through and outside of the Hawaii Health Connector. And, that information will be available to the public at the same time. We believe this process will be beneficial to the community as a whole.

Thank you for the opportunity to testify in support of HB 2269, HD1.

Sincerely,

A handwritten signature in black ink, appearing to read "JD", with a long horizontal flourish extending to the right.

Jennifer Diesman
Vice President
Government Relations