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The Honorable Rosalyn Baker
Chair, Committee on Commerce and Consumer Protection
State Capitol
415 South Beretania, Room 230
Honolulu, Hawai'i 96813

Re: HB 848 HD2 Relating to Health Insurance
Tuesday March 18, 2013, 9:15 am Capitol Room 229
Testimony offering comments and amendments

Chair Baker, and members of the Committee,

My name is Coral Andrews, and I serve as Executive Director of the Hawaii Health Connector (the "Connector").

The Connector Board of Directors supports allowing employers with up to 100 employees access to the Connector's Small Business Health Options Program ("SHOP"). The Connector respectfully requests that the bill be amended to delete Section 1 thereby allowing employers with 100 or fewer employees access to SHOP for plan years beginning in 2014.

Section 1 of HB 848 HD2, as written, would deny SHOP access to employers with 51 to 100 employees. These employers would then have fewer options to compare and shop for employee health benefits should this bill become law. Our outreach activities have shown employers have expressed interest in using SHOP to obtain greater information regarding their health insurance choices.

By way of Background, the Connector is Hawai'i's State-based Affordable Health Insurance Exchange under section 1311 of the Patient Protection and Affordable Care Act of 2010 ("ACA"). Affordable health insurance exchanges offer qualified health plans to qualified individuals and employers through internet websites, and maintain toll-free hot lines, in-person assisters, and navigators to assist qualified individuals and employers in obtaining and utilizing their plans.

Created by Act 205 Session Laws of Hawai'i of 2011, the Connector was founded to meet the State of Hawai'i's obligations under Section 1311 of the ACA and is strictly regulated by federal laws and regulations. The Connector's website goes live on October 1, 2013 to offer qualified health plans for plan years starting after January 1, 2014. No employer is required to use the Connector's website to purchase health insurance.

Thank you for this opportunity to testify on HB 848 HD2.