

# HB 2269 HD1

Measure Title: RELATING TO HEALTH INSURANCE.

Report Title: Health Insurance Premiums; Publication; Managed Care Plans

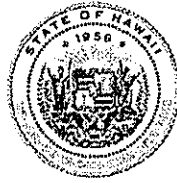
Description: Requires the Insurance Commissioner to annually collect and publish health insurance premium information from managed care providers. Effective on July 1, 2050. (HB2269 HD1)

Companion: SB2819

Package: Governor

Current Referral: CPN

Introducer(s): SOUKI (Introduced by request of another party)



NEIL ABERCROMBIE  
GOVERNOR

SHAN S. TSUTSUI  
LT. GOVERNOR

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TO THE SENATE COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

TWENTY-SEVENTH LEGISLATURE  
Regular Session of 2014

Friday, March 14, 2014  
9:00 a.m.

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

TO THE HONORABLE ROSALYN H. BAKER, 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 intent of the bill is to allow the Insurance Division to gather health insurance premium information and to prepare premium comparison sheets for individuals and small businesses. Currently, the Insurance Division is permitted to collect and create a motor vehicle and home insurance premium comparison sheet to enable the public to shop and compare; this bill allows the Division to create one for health premiums.

Under the federal Patient Protection and Affordable Care Act, Public Law 111-148, individuals are mandated 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. With this bill, premium comparison sheets will allow individuals and small businesses to review and compare health premiums from all health insurers to assist them in making informed decisions when purchasing health insurance.

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

## Testimony of Phyllis Dendle

Before:

Senate Committee on Commerce and Consumer Protection  
The Honorable Rosalyn H. Baker, Chair  
The Honorable Brian T. Taniguchi, Vice Chair

March 14, 2014  
9:00 am  
Conference Room 229

**HB2269 HD1 RELATING TO HEALTH INSURANCE**

Chair Baker, and committee members, thank you for this opportunity to provide testimony on HB2269 HD1 which permits the insurance commissioner to collect and publish information on health plan premiums.

**Kaiser Permanente Hawaii supports this measure.**

We appreciate the intent of the insurance commissioner to provide consumers with meaningful information on health plan premiums.

We also appreciate that this will make things fairer for all health plans if all rates are collected and published at the same time. Currently, rates for the connector have been published before non-connector health plans submitted their rates.

In addition we recommend that the rates that are published be done in a way that makes the differences in plans clear, particularly concerning out of pocket costs to the consumers that vary from plan to plan.

Thank you for your consideration.

# HMSA



An Independent Licensee of the Blue Cross and Blue Shield Association

March 14, 2014

The Honorable Rosalyn H. Baker, Chair  
The Honorable Brian T. Taniguchi, Vice Chair  
Senate Committee on Commerce and Consumer Protection

**Re: HB 2269, HD1 – Relating to Health Insurance**

Dear Chair Baker, Vice Chair Taniguchi 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' followed by a long horizontal stroke.

Jennifer Diesman  
Vice President  
Government Relations



**HPCCA**

HAWAII PRIMARY CARE ASSOCIATION

**Senate Committee on Commerce and Consumer Protection**  
The Hon. Rosalyn H. Baker, Chair  
The Hon. Brickwood Galuteria, Vice Chair

**Testimony on House Bill 2269, HD 1**  
**Relating to Health**  
**Submitted by Robert Hirokawa, Chief Executive Officer**  
**March 14, 2014, 9:00 am, Room 229**

The Hawaii Primary Care Association (HPCCA), which represents the federally qualified community health centers in Hawaii, supports House Bill 2269, HD1, authorizing the Insurance Commissioner to collect and publish health premium information.

As a representative of health providers and their consumers, many of which are underinsured or uninsured, it is imperative that those purchasing insurance in the state be made fully aware of insurance rates and options.

For these reasons, we strongly support this measure and thank you for the opportunity to testify.