

SB 2819

Measure Title: RELATING TO HEALTH INSURANCE.

Report Title: Health Insurance Premium Information; Publication

Description: Authorizes the Insurance Commissioner to collect and publish health premium information.

Companion: HB2269

Package: Governor

Current Referral: CPN

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



NEIL ABERCROMBIE
GOVERNOR

SHAN S. TSUTSUI
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TO THE SENATE COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

TWENTY-SEVENTH LEGISLATURE
Regular Session of 2014

Friday, January 31, 2014
9:00 a.m.

TESTIMONY ON SENATE BILL NO. 2819 – RELATING TO HEALTH INSURANCE.

TO THE HONORABLE ROSALYN H. BAKER, CHAIR, AND MEMBERS OF THE
COMMITTEE:

My name is Gordon Ito, State Insurance Commissioner ("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.

HMSA



Blue Cross
Blue Shield
of Hawaii

An Independent Licensee of the Blue Cross and Blue Shield Association

January 31, 2014

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

Re: SB 2819 – 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 SB 2819, 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 SB 2819.

Sincerely,

A handwritten signature in black ink, appearing to read "JD".

Jennifer Diesman
Vice President
Government Relations



HPCA

HAWAII PRIMARY CARE ASSOCIATION

House Committee on Commerce and Consumer Protection

The Hon. Rosalyn H. Baker, Chair

The Hon. Brian T. Taniguchi, Vice Chair

Testimony In Support of Senate Bill 2819

Relating to Health Insurance

Submitted by Robert Hirokawa, Chief Executive Officer

January 31, 2014, 9:00 am, Room 229

The Hawaii Primary Care Association (HPCA), which represents the federally qualified community health centers in Hawaii, supports Senate Bill 2819, 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.

SB2819

Submitted on: 1/30/2014

Testimony for CPN on Jan 31, 2014 09:00AM in Conference Room 229

Submitted By	Organization	Testifier Position	Present at Hearing
Javier Mendez-Alvarez	Individual	Support	No

Comments:

Please note that testimony submitted less than 24 hours prior to the hearing, improperly identified, or directed to the incorrect office, may not be posted online or distributed to the committee prior to the convening of the public hearing.

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