



FLOOR ALERT:

SB1522(Steinberg) SUPPORT

We **urge your support for SB1522(Steinberg)**, to provide basic consumer information and protections:

- **It's impossible to make price comparisons**, since each plan from insurer has different deductibles, co-pays, out-of-pocket maximum, benefits, or networks.
- **It's hard to know what a plan covers, or doesn't cover**, or how comprehensive any given plan is.
- **Some consumers think they are well covered, and find out they are not only when it is too late.** Some plans are marketed as quality coverage but actually cover only hospitalization. **Some plans leave consumers with significant gaps in coverage**, sometimes with unlimited exposure to medical bills.

SB1522 Steinberg does the following:

- ✓ Requires health insurance to cover doctors, hospitals, and preventive care
- ✓ Requires all health insurance to have a maximum out of pocket cost.
- ✓ Categorizes all health insurance into five tiers so that consumers can know whether they are buying comprehensive coverage with low cost sharing or a high deductible, catastrophic policy.

Here is what SB1522 Steinberg does NOT do:

- SB1522 Steinberg does NOT eliminate so-called "low cost", low premium products with high deductibles.
- SB1522 Steinberg does NOT require all health insurance to cover maternity. That is what AB1962 DeLaTorre does.
- SB1522 Steinberg does NOT require individual consumers to buy comprehensive, so-called Cadillac coverage, the kind that PERS and most other large employers provide to their employees

**ATTACHED:** A few of many newspaper articles that discuss this bill, including from the *Sacramento Bee* and *Los Angeles Times*.

**SUPPORT:** The bill is sponsored by Health Access California, and supported by AARP California, ACORN California, AFSCME, CALPIRG, California Teachers Association, Congress of California Seniors, Community Health Councils, Consumers Union, Having Our Say, Jericho, Latino Issues Forum, MALDEF, MS Society, Planned Parenthood, SEIU, Small Business Majority, Western Center on Law & Poverty.