

Important Legislative Updates Impacting Your Clients and Business

By Marv Law – DCAHU Legislative Chair

I recently returned from **CAHU's Capitol Summit** in Sacramento with about 250 other attendees. This was the largest of recent such conferences, where we heard from several legislators, including our own assembly member Chad Mayes, the Governor's office and the new Insurance Commissioner, Ricardo Lara. In addition to hearing people in key positions in Sacramento affecting healthcare and our role as advisors, collectively we were able to visit nearly every legislator's office to address our concerns for the cost of healthcare, our clients and our role in serving our clients. Be assured that your membership dues and political action contributions to CAHU are hard at work for your clients and business!

Single Payer Healthcare

Although there are feasibility studies authorized by California legislation currently being conducted, both Governor Newsom and Insurance Commissioner Lara have tempered their enthusiasm for single payer healthcare. The price tag and resistance of a complete government takeover of healthcare in California have caused enough concern to not rush down this path and alternatively determine if there are other methods to accomplishing affordable health insurance for all California residents, such as a form of universal care that would include private partnerships.

The Envy of Independent Contractors

"Brilliant Legislation". This is what the Chief of Staff of one legislator expressed to me regarding AB 5 on employees and independent contractors. The recent California Supreme Court decision in the Dynamex case, particularly encompassing the transportation industry, in effect forces many independent contractors in other industries to become employees. This Bill would clarify and exempt insurance agents from becoming W-2 employees, affecting commissions, working independently and tax reporting and deductions. However, this bill as originally written, would not include many other industries with such as Realtors, Hair Stylists, Uber Drivers etc., and consequently those industries are lobbying to also be included in this Bill. So, yes, CAHU efforts on this legislation makes you the envy of the independent contractor world!

Extending Open Enrollment

As we all know too well, with Open Enrollment periods for Medicare, Individual Health, as well as many of employer group renewals falling on the same dates, it is beyond challenging for us to most efficiently and effectively assist our clients. AB1309 would extend the Open Enrollment for the individual market from December 16 to the January 31 of the following calendar year for 2020 coverage. Also, this Bill gives clients more time to consider coverage and cost options, as well as make a change if appropriate, reducing the number of uninsured in California.

Surprise Billing

There are two bills, AB 651 and AB 1611 that address the issue of clients receiving "surprise bills" from emergency air ambulance providers and emergency hospital providers for being out of network. Both these Bills attempt to remove the patient from getting stuck in the middle of these billing disputes, while not restricting access to critical medical care.

As you can imagine, there are many other bills introduced in 2019 (28 that CAHU is tracking) that affect our clients and business, however these are key areas with possible bipartisan support that affect both our clients and our business and are gaining traction and support in the California legislature. Our profession is a noble profession assisting and preparing our clients for the most vulnerable times in their lives. Our clients lean on us and it's important for us to lean into both legislators and insurance carriers to encourage them to get it right. **Never underestimate the power of your membership, contributions and involvement in DCAHU, CAHU and NAHU!**