

# NPAF National Patient Advocate Foundation

The National Network for Healthcare Access | Since 1996

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September 10, 2007

The Honorable Speaker Fabian Nunez  
State Capitol  
Room 219  
Sacramento, CA  
94249-0046

**RE: AB 8**

Dear Speaker Nunez:

The National Patient Advocate Foundation commends Assembly Bill 8, which expands Medi-Cal and the Healthy Families Program, creates the California Cooperative Health Insurance Purchasing Pool (Cal-CHIPP), and makes various insurance reforms.

NPAF supports the following comprehensive healthcare reform provisions included in AB-8:

- Expanding the Medi-Cal and the Health Families Program to children and parents with incomes up to 300% FPL.
- Eliminating as eligibility criteria for children under Medi-Cal and the Healthy Families Program, that the child meet citizenship and immigration status requirements.
- Creation of the California Cooperative Health Insurance Purchasing Pool (Cal-CHIPP) as a way to expand coverage for employees (and their dependents) whose workplace does not offer health insurance.
- Limiting health insurance premiums for those under 300% of FPL to 5% of their income.
- Establishing Section 125 plans so employees can pay healthcare costs with pre-tax dollars.
- Requiring health plans to spend 85% of dues, fees and premiums on patient care.
- Limiting insurers' ability to deny coverage to those with pre-existing conditions.
- Requiring that health care service plans, health insurers and health providers adopt standard electronic medical records by 2012.

Also of note, while we are in support of the intent of this legislation, we are concerned that the regulatory action of CMS on August 17<sup>th</sup> in a letter to State Health Departments removes the authority of the state of California to expand eligibility above 250% FPL without meeting stringent requirements. We are hopeful that Congress will override this rule by legislation or that CMS will rescind the rule, but it may prevent the Health Families expansion as planned in AB-8 from coming to fruition.

Under the new rule, states must meet the following criteria, among others, to expand the State Children's Health Insurance Program to those with incomes above 250% FPL:

1. Enroll 95% of eligible children with incomes below 200% of FPL
2. Must be uninsured for one year

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National Patient Advocate Foundation is dedicated to improving access to care through legislative and policy reform at both the state and federal levels. NPAF advocacy activities are influenced by the experience of the patients served through our companion organization, Patient Advocate Foundation (PAF). PAF provides case management services directly to patients at no charge to help resolve insurance, job retention, and/or debt crisis matters relative to a serious diagnosis. In 2006, over 6 million Americans contacted Patient Advocate Foundation with a request for assistance. We invite you to review the NPAF and PAF websites to learn more about both organizations: [www.npaf.org](http://www.npaf.org) and [www.patientadvocate.org](http://www.patientadvocate.org).

On behalf of NPAF's California State Policy Liaisons, Helen Carlson, MBA, PhD and Delia Carrasco, the NPAF Advocates Network volunteers in California, and NPAF State Government Affairs, thank you for your efforts to address the issue of the uninsured in California.

If we can be of assistance, please don't hesitate to contact NPAF State Government Affairs at 866-706-4977.

Sincerely,



Nancy Davenport-Ennis, CEO  
National Patient Advocate Foundation

Cc: Senator Don Perata  
California Senate