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June 8, 2018

Honorable Jim Wood  
Chair, Health Committee  
California State Assembly  
Capitol Building, Room 6005  
Sacramento, CA 95814

**RE: SB 910 (HERNANDEZ) as amended March 5, 2018– SUPPORT**

Dear Assembly Member Wood:

Disability Rights California (DRC), a non-profit advocacy organization that advances and protects the rights of Californians with disabilities, **supports SB 910**. This bill is scheduled for hearing in the Assembly Health Committee on June 19, 2018.

Short-term health insurance, sometimes called “junk insurance,” may seem appealing at first but this type of coverage disrupts the health insurance market and may deceive the purchaser who later finds out a particular condition is not covered.

Junk insurance takes us back to the days of underwriting, denials, limited benefits and discrimination against people with pre-existing conditions. We need to stick with the basic benefit guarantees we have come to expect. We also need to maintain a stable risk pool in order for the insurance market to work. Otherwise, as people leave the marketplace for something they think is better, everyone else faces the potential of significantly higher premiums.

For these reasons, DRC supports this bill. Please contact me if you have any questions about our position or if I can provide any further information.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Deb Roth', with a long horizontal flourish extending to the right.

Deb Roth  
Senior Legislative Advocate  
Disability Rights California

cc: Honorable Ed Hernandez, California State Senate  
Teri Boughton, Principal Consultant, Senate Health Committee  
Honorable Members, Assembly Health Committee  
Kristene Mapile, Principal Consultant, Assembly Health Committee  
Peter Anderson, Consultant, Assembly Republican Caucus  
Committee