



**LEGISLATION & PUBLIC
INFORMATION UNIT**

1831 K Street
Sacramento, CA 95811-4114
Tel: (916) 504-5800
TTY: (800) 719-5798
Intake Line: (800) 776-5746
Fax: (916) 504-5807
www.disabilityrightscalifornia.org

March 8, 2018

Honorable Ed Hernandez
Chair, Health Committee
California State Senate
Capitol Building, Room 2080
Sacramento, CA 95814

RE: SB 910 (HERNANDEZ) – SUPPORT

Dear Senator Hernandez:

Thank you for introducing SB 910 to ban short-term insurance. 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 Senate Health Committee on March 14, 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 Members, Senate Health Committee
Teri Boughton, Principal Consultant, Senate Health Committee