

April 1, 2019

Senator Richard Pan, Chair  
Committee on Health  
State Capitol, Room 2191  
Sacramento, CA 95814

**RE: SB 65 (Pan): California Health Benefit Exchange: financial assistance.**  
**AAP-CA Position: Support**

Dear Senator Pan:

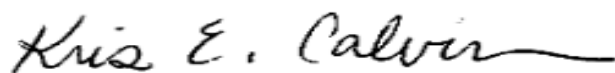
The American Academy of Pediatrics, California (AAP-CA) representing the over 5,000 board-certified pediatrician members of California AAP Chapters 1, 2, 3 and 4 statewide, strongly supports your proposed legislation SB 65 (Pan), which would which would provide additional affordability assistance to Californians who buy individual health insurance coverage in order to help pay for premiums, copays and deductibles.

Despite the success of the Affordable Care Act in expanding health care coverage, 1.2 million Californians remain uninsured, including both children and parents whose children would be severely affected by a family health crisis. Cost is by far the greatest obstacle to increasing insurance rates, as even subsidized plans can be prohibitively expensive for low- and middle-income families. California's high cost of living makes it especially hard for lower-middle-income families to afford coverage, as they receive no federal assistance. Some of these families may even pay over 20% of their take-home income on premiums alone, for a high-deductible plan that in practice requires them to pay the vast majority of their health care expenses out of pocket.

SB 65 (Pan) would provide assistance for California families by implementing essential cost-cutting measures, such as requiring the Covered California marketplace to implement maximum premium contributions and reduce copays and deductibles for Californians who meet income requirements. This would substantially raise insurance rates in California while also helping low- and middle-income families who are already insured meet ends

Pediatricians across the state of California urge an AYE vote on SB 65 (Pan). Thank you for your public service and leadership on behalf of the health and well-being of the children, youth, and families of California.

Sincerely,



Kris Calvin  
Chief Executive Officer  
American Academy of Pediatrics, California

Cc: AAP-CA Leadership; AAPCA Advocate Lydia Bourne