

Stop California Lawmakers from Eliminating Self Insurance for Smaller Employers!

From Advanced Benefit Consulting: Senate Bill 1431, as written, virtually eliminates the option to self-insure for smaller employers by imposing a minimum specific stop loss of \$95,000 and an aggregate of \$19,000 per individual for groups with fewer than 50 employees in California. These limits are far too much risk for a smaller employer. Even those currently self-insured are at risk.

This bill, we feel, attempts to eliminate self-insured health plans, and is, in our opinion, in violation of ERISA. Please help us, along with the Self Insurance Institute of America, CAHU, NAIFA, IABA West, the

California Chamber of Commerce and others in the fight to defeat this horrible bill for employers. Help us help employers in California to protect their right to have reasonably priced health insurance options outside of the soon to be operating California Exchange!

An Urgent Call to Action!

by Mark Reynolds

SB 1431 has passed the Senate Appropriations committee so we need to kick up the opposition. We are ready to release to you our modified web page designed to help us all battle SB 1431. We need to work together to get the word out. I want to explain a bit about the page and ask you to forward the link to all of your staff, all of your clients, all of your relatives, all of your friends and basically everyone and anyone. Remember, small employers need you to carry this fight. The California economy is shaky at best and recent announcements by the Governor's Office project more budget cuts of an even deeper nature. Now is not the time to pile on extra premium costs to small employers, nor is it a time to restrict small employers from the choice of self funding their group health plans.

Experts predict that PPACA will

force rates up another 40+% by 2014. SB 1431 would eliminate the small employer's ability to fight off those increases. Here's how the website works:

1. Go to defeatSB1431.com
2. You will see a home page that has eight buttons to help you generate letters to California legislators.
3. The website also includes talking points, descriptions of the bill, a copy of the bill and the ability to send e-mails.
4. The site includes multiple letters for users, including three for brokers, three for employers, and two for employees and citizens. This allows everyone to send more than one letter.
5. Each time you send a letter, it will be e-mailed to every California Senator, every California Assembly Member and the Governor.
6. You can customize each letter to whatever you desire. This is a private site so your e-mail addresses will not be saved nor shared
7. The text of the letters are available on the home page if you wish to extract
8. The letters to modify and send through your own e-mail systems
9. Please send more than one letter. Ask your clients to do the same.

Note: When you preview your email, prior to sending, it will look as though the legislator's address is incomplete. Do not worry as the program will add the members capital address to each email. The Governor is fighting a budget battle that will indeed impact every Californian. If we show the Governor's Office that SB 1431 is bad for small employers, then maybe the Governor will veto the bill should the bill get that far. But let's stop SB 1431 from reaching the Governor's desk by sending thousands of e-mails to the Governor and to every California State Senator and Assembly Member.

Most Legislators just do not realize how detrimental SB 1431 is to the cost of healthcare for small employers. Let's help them understand. Thanks for your help. Together we can make a difference.

Thank you,

Mark Reynolds, RHU California

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