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Sen. Ted W. Lieu introduces bill to halt deceptive marketing of health reform

THURSDAY, 22 MARCH 2012 10:55 AJPRESS

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LOS ANGELES — A new bill announced March 21 would put in place new consumer protections against deceptive marketing in health care just as California prepares to implement the Affordable Care Act, which celebrates its two-year anniversary this week.

Speaking at a Los Angeles news conference with key community groups, California state Sen. Ted W. Lieu announced legislation to help consumers in California, a culturally diverse state, take full advantage of the new law and not be targets of fraudulent or deceptive marketing practices.

"Millions of Californians will soon have access to affordable health care coverage, many for the first time in their lives," Lieu said. "We know from past experiences, however, that dishonest people take advantage of the consumers' lack of knowledge about new opportunities or enrollment criteria."

To address the potential for scams, Senate Bill 1313 seeks to boost consumer confidence and trust in health care reform by strengthening consumer protections and closing gaps in state law. Under the ACA, immigrants who are citizens or lawful permanent residents are eligible to apply for subsidies to purchase insurance offered in the California Health Benefit Exchange and certain public programs.

At the same time, SB 1313 would prohibit any plan, insurer or their representative from misrepresenting the requirements of ACA, including the mandate to buy health insurance. It also requires prior approval of marketing materials, extending these protections to health insurance products regulated by the California Department of Insurance and improves existing protections under the California Department of Managed Health Care. Lieu's bill would specifically prohibit selling certain types of products, such as cancer-only insurance, to individuals that do not have health care coverage that meets basic requirements.

"As new health care coverage becomes available to millions of Californians, we can expect scam artists to come out of the woodwork to take advantage of vulnerable consumers," Betsy Imholz of Consumers Union said. "California must act now to protect families from being scammed or enrolled into junk-insurance plans. This bill provides important safeguards to help consumers get the health care coverage they need for their families."

Reshma Shamasunder, executive director of the California Immigrant Policy Center, said Lieu's bill would help ensure that representatives of health care plans or insurers who face disciplinary measures are prohibited from participating in other types of enrollment activities.

"These provisions would provide a greater degree of confidence for eligible immigrant families, eager to enroll in new health coverage programs that will be offered in 2014," Shamasunder said. "Many immigrants are vulnerable to this type of abuse because they live in fear of deportation, they lack documentation, or do not speak English.

"Sen. Lieu's bill would go a long way toward providing peace of mind to immigrants and their families who want to know that the information they are receiving about health care programs is accurate."

SB 1313 also includes a key provision that would ensure that those who do not speak English are able to get the health care coverage they need by requiring health plans and insurers that market to non-English speakers provide translation and interpretation services in the same language.



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"These provisions are critical for the 40 percent of Californians who do not speak English at home," Sarah Mercer, director of Government Affairs for the California Pan-Ethnic Health Network, said.

A CPEHN report released in February found that limited English proficient communities will constitute nearly 1 million of the 2.6 million California residents who will be eligible for subsides in the Exchange.

"Communities of color, small businesses, and limited English proficient communities all stand to benefit the most from health care reform," Mercer said. "But these are also the communities that have the least knowledge about what is required under the ACA SB 1313 would help California maximize enrollment in new health care programs by strengthening consumer confidence in these programs."

SB 1313 is scheduled to face its first policy review April 18 by the Senate Health Committee.



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AIRFARES TO MANI

FROM	TOTAL	TRAVEL FROM	DATES TO	
SAN FRANCISCO	\$887	MAR/19/12	MAY/20/12	
	\$898	MAR/19/12	APR/30/12	1
	\$912	MAR/19/12	APR/30/12	
LOS ANGELES	\$899	MAR/19/12	APR/30/12	
	\$960	MAR/19/12	APR/30/12	
	\$999	MAR/19/12	MAY/20/12	
LAS VEGAS	\$975	MAR/19/12	APR/30/12	
	\$1,132	MAR/19/12	MAY/20/12	
	\$1,145	MAR/19/12	APR/30/11	
SEATTLE	\$890	MAR/19/12	APR/30/12	
	\$914	MAR/19/12	APR/30/12	
	\$1,107	MAR/19/12	APR/30/12	1
NEW YORK	\$1,029	MAR/19/11	APR/30/12	
	\$1,080	MAR/19/12	APR/30/12	
	\$1,159	MAR/19/12	APR/30/11	
NEWARK	\$1.057	MAR/19/12	APR/30/12	



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