



Comments to the Board – External

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August 17, 2017 Board Meeting

FOR PUBLIC DISTRIBUTION

Correspondence with Elected Officials

- None

Correspondence with Stakeholders

- Howard Schlossberg, August 4, 2017

General Comment Received via E-mail

Preventing Companies Like Anthem from Leaving

Dear CA HBEX Board:

I'm writing as a California resident to suggest a new rule to better provide health insurance coverage in California.

California should require that any company that offers employer-based health insurance policies should also be required to offer individual policies in the state. They are otherwise being allowed to pick and choose their customers so that their business is profiting most greatly while the state's health consumers suffer.

By choosing to provide coverage only to California's employer customers and not to individual customers, Anthem and other insurers are in effect choosing its customers by the likelihood that there may be pre-existing conditions. Isn't that illegal under the ACA?!?

Allowing insurers to avoid a (reportedly) less favorable part of the health insurance market goes against the entire purpose of insurance (shared risk), is immoral, is unfair to those who don't have employers or employer-based offerings, and should not be allowed.

Would Anthem (and other companies) choose to completely leave the large California market if they were required to give up their discriminatory practices by insuring all Californians? It's unlikely they'd walk away from the major piece of business that California represents.

Thanks for listening...

Howard Schlossberg
Agoura Hills, CA