Date ASAP

The Honorable Jerry Brown
Governor, State of California
State Capitol
Sacramento, CA 95814
Via Fax: (916) 558-3177

Re: Assembly Bill 1305 (Bonta)—Caps on Deductibles and Annual Out of Pocket Maximums- Support

Dear Assemblymember Bonta:

[Name of Your Organization] supports AB1305 (Bonta) which would limit deductibles and annual out of pocket maximums to the individual limit when the individual is a member of a family.

AB1305 takes another step in improving affordability under the Affordable Care Act by limiting deductibles and annual out of pocket maximums for each member of a family to the individual limit of $6,600 and the overall family limit to $13,200. Without AB1305, if Mom gets cancer but Dad and the kids are pretty healthy, the family will pay as much as $13,200 in a year. With AB1305, the family pays $6,600 for Mom—and whatever modest cost sharing a healthy male and fairly healthy kids have.

AB1305 can save a family as much as $6,600 in out of pocket costs. That is a big deal, especially for a family with someone facing a serious illness and the costs that come with it. According to a recent study, the median non-poor household had only $4,560 in liquid assets.

Health care costs should not be a leading cause of bankruptcy. Health care costs should not force families to choose between foreclosure and health care. AB1305 helps families facing serious illness.

For these reasons, we support it and respectfully seek your signature of AB1305.

Sincerely,
Your Name and Title