

**Sample Support Letter – AB 248 (Roger Hernandez)**  
**Samia: Please insert instructions on how to submit (email or fax)**

INSERT YOUR LETTERHEAD

**Date** \_\_\_\_\_ **Please Submit by March XX**

The Honorable Rob Bonta  
Chair, Assembly Health Committee  
State Capitol, Room 6005  
Sacramento, CA 95814

**Re: AB 248 (Roger Hernandez): Support**

Dear Assemblymember Bonta,

**[Name of Your Organization]** supports AB248 (Roger Hernandez) which prohibits health insurers and health plans from selling subminimum health insurance to large employers.

Some employers, with the assistance of some insurers and brokers, are trying to get around the requirements of the Affordable Care Act to offer affordable coverage of at least 60% minimum value or pay a penalty—and if the employee accepts the junk coverage, the employee cannot get tax credits through Covered California.

One entity is offering “Freedomcare” which covers diabetes counseling, cancer screening, immunizations and a limited list of other preventive benefits—but not doctors, hospitals or prescription drugs. If the employee takes this junk insurance, the employer is off the hook on the employer responsibility penalty and the worker has to pay 100% of the cost for doctors, hospitals or prescriptions.

What is 60% minimum value? Coverage that has a deductible of as much \$6,350. Coverage that may not include prescription drugs. This is not fancy Cadillac coverage: this is bare bones. But some insurers are selling that fails to meet even these low standards. AB248 stops that.

AB248 closes this loophole in federal law by prohibiting insurers from selling large employers coverage that is less than 60% minimum value.

**Optional: Include 2 sentences about why your organization cares.**

Sincerely,

**Your Name and Title**