



2015 YEAR IN REVIEW

Real Progress on Unfair Out-Of-Pocket Costs and Health4All

Introduction

Working with our coalition partners, Health Access California achieved important new victories for health care consumers this year: from **new patient protection legislation against unfair out-of-pocket costs**; to an **expansion of Medi-Cal coverage to all California children** and enhanced safety-net care for many adults regardless of immigration status at the county and state level. We made good progress on other goals, including efforts to bring in resources (through [a new Medicaid waiver](#) and pending special sessions and ballot measures) to improve access, quality, equity, and value in our health care system.

Patient Protections

Governor Brown signed all the Health Access-sponsored bills on his desk—some setting important precedents for the nation. These new laws to deal with inaccurate provider directories, huge cost-sharing for specialty drugs, double deductibles in family plans, and “junk insurance” will provide relief for many California consumers, in particular those living with chronic conditions or others who need to use more health care services. Once fully enacted, the following bills will help protect consumers from unfair out-of-pocket costs, in some instances going further than the ACA:

- [SB 137](#) (Ed Hernandez) will ensure updated, standardized, and accurate provider directories.
- [AB 339](#) (Gordon) will require insurers to cover medically necessary prescription drugs and limit cost-sharing on specialty drugs and other needed medications.
- [AB 1305](#) (Bonta) will ensure an individual patient does not face higher out-of-pocket costs just because he or she is in a family plan.
- [AB 248](#) (Roger Hernández) will extend consumer protections to ensure large employers do not offer “junk insurance” that does not cover basic benefits.

We also supported other key measures that passed, on issues from rate transparency to language access. A full matrix of legislation that we supported that advanced, and in many cases passed, is on our website here: http://www.health-access.org/images/pdfs/health_access_billmatrix11-23-15_final.pdf.

