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March 6, 2019

Testimony for House Insurance Committee

Chairman Vickrey and Members of the Committee:

My name is Christi Nance, and I am the Policy Director at Oral Health Kansas, Inc. We are the state-wide advocacy organization dedicated to promoting the importance of lifelong dental health by shaping policy and educating the public so Kansans know that all mouths matter. Thank you for the opportunity to submit testimony in opposition to SB 32.

The creation of association health plans and health insurance products outside of the insurance commissioner's regulatory powers would provide poor access to healthcare for farmers across Kansas. Without regulations, these health plans would have multiple negative implications for rural communities, farmers, their family members, and especially those with pre-existing conditions. These plans could undermine crucial Affordable Care Act (ACA) protections by denying coverage for pre-existing conditions and leaving out benefits such as maternity care and prescription drugs.

Along with low-quality healthcare coverage, these health plans would set a poor precedent in our state to develop inadequate health plans. By allowing Farm Bureau to develop these types of health plans, we open the opportunity to more state associations to develop and offer similar plans to their members.

We ask the Committee to stop this bill from negatively impacting the quality of healthcare for farmers in Kansas, as well as prevent inadequate health plans from becoming a precedent in our state. Please do not hesitate to contact me (cnance@ohks.org) if Oral Health Kansas can answer questions or otherwise assist the Committee.

Sincerely,

Christi Nance
Policy Director

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