**Use your organization’s letterhead**

Sample Support Letter – SB 923 (Hernandez)

Send by email: [marshall.kirkland@asm.ca.gov](mailto:marshall.kirkland@asm.ca.gov) or by fax: (916) 319-2197

Send a copy to: Teri Boughton, [teri.boughton@sen.ca.gov](mailto:teri.boughton@sen.ca.gov) and Beth Capell, [bcapell@jps.net](mailto:bcapell@jps.net)

<DATE>

The Honorable Jim Wood

Chair, Assembly Health Committee

State Capitol, Room 6005

Sacramento, CA 95814

**Re: SB 923 (Hernandez) - SUPPORT**

Dear Assemblymember Wood,

<YOUR ORGANIZATION> is writing in support of SB 923 (Hernandez), which prohibits a health plan or insurer from changing any cost sharing requirements during a plan year, clarifying the law that is already in place for premium increases.

Individual consumers who buy their own coverage as well as employers who buy it on behalf of their workers and dependents rely on the cost-sharing information provided by the insurer to plan and budget for their annual out-of-pocket expenses for medical services and prescription drugs. Consumers are often surprised and unprepared when cost-sharing increases in the middle of a contract year.

The Affordable Care Act as implemented in California already prohibits plans and insurers from altering *premiums* during the plan year. SB 923 simply extends this protection to cost-sharing requirements such as copays and deductibles, creating predictability for the 2.3 million consumers who purchase their own coverage and the 11.8 million Californians who get coverage through employment.

For these reasons, we support SB 923.

Sincerely,

<YOUR NAME>

CC: Senator Ed Hernandez, Author  
Beth Capell, Health Access California (sponsor)