

## **Support for SB 163**

Mr. Chairman and committee members I appreciate the opportunity to appear before you today in support of SB 163. I will be brief because there will be others testifying who can better answer your questions than I can.

I've been an insurance agent since June 1979. Although I don't sell health insurance, I understand the benefits to policyholders of having the opportunity to decide what type of coverage best fits their needs and budget. I've long believed Kansas should provide our citizens with the option of a mandate lite health insurance policy. Having such a policy is beneficial to Kansas citizens and medical providers. Kansas citizens benefit by having affordable medical insurance that pays for covered medical expenses and reduces the cost of health insurance on their family budget. Medical providers benefit by having an insurance company to file a claim with rather than chasing patients for payment of the medical services they've provided; which equates to a greater likelihood of receiving payment.

Furthermore, I believe passage of SB 163 would reduce the number of Kansas citizens who rely on the government (which of course is funded by taxpayers) for their medical coverage.

In addition to urging this committee to pass SB 163 favorably, I urge the committee to amend the bill by adding language contained in section two of HB 2243 (see attached). This will protect Kansas citizens from current and future Insurance Commissioners denying them the ability to purchase the type of health insurance that best fits their needs and budget.