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# Sneed Law Firm, LLC

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## Memorandum

To: The Honorable Jene Vickrey, Chair  
House Insurance Committee

From: William W. Sneed, Retained Counsel  
America's Health Insurance Plans

Date: February 2, 2017

RE: HB 2021

Mr. Chairman, Members of the Committee: My name is Bill Sneed and I am Retained Counsel for America's Health Insurance Plans ("AHIP"). AHIP is the national trade association representing the health insurance industry. AHIP members provide health and supplemental benefits to more than 200 million Americans through employer-sponsored coverage, the individual and small group insurance markets, and public programs such as Medicare and Medicaid. Members offer a broad range of health insurance products in the commerce marketplace and have also demonstrated a strong commitment to participation in public programs throughout the country. Please accept this memorandum as my client's opposition to HB 2021.

First of all, AHIP continues to oppose any mandate because we contend state mandates can hinder health insurance plans' ability to respond in today's current environment by requiring coverage of specified treatments, services or conditions. However well-intentioned, these mandates can ultimately harm consumers by raising the cost of health insurance.

Second, our state has been very hesitant to require mandates and equipment related to health care. This is because such mandates oftentimes misallocate resources by requiring consumers, or their employers, to spend available funds on benefits that they would otherwise not purchase.

Finally, notwithstanding the current state of the Federal law regarding health insurance, the Legislature must carefully analyze the effect on mandates and whether a mandate as encompassed in

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HB 2021 is above and beyond the Essential Health Benefits ("EHB"). If so, such costs would be borne by the state.

We appreciate the opportunity to voice our opposition to HB 2021. We respectfully request that the Committee act unfavorably on this bill.

I am happy to answer questions at the appropriate time.

Respectfully submitted,

A handwritten signature in blue ink, appearing to read "Will W Sneed". The signature is fluid and cursive, with the first name "Will" and last name "Sneed" clearly distinguishable.

William W. Sneed