

In-Person Testimony of Andrew Wiens
On behalf of Kansas Employers for Affordable Healthcare
In Support of HB 2810
Provided to the House Committee on Insurance
On March 6, 2024

Chairman Sutton and Members of the House Committee on Insurance:

Thank you for the opportunity to testify today in support of House Bill 2810. My name is Andrew Wiens, and I'm appearing before you today as Executive Director of Kansas Employers for Affordable Healthcare (KEAH).

KEAH is an advocacy organization that fights on behalf of employers and their employees to protect affordable employer-sponsored health coverage.

HB 2810 enacts into law the 2017 revisions to the National Association of Insurance Commissioners' (NAIC) Life and Health Insurance Guaranty Association Model Act. These changes will help ensure that the Kansas Life and Health Insurance Guaranty Association, which protects consumers in the event of an insurer insolvency, remains stable and fair.

The bill will split future long-term care insurance related assessments equally between life and health insurance industries, through the use of a formula that appropriately allocates the assessments between the life insurance & annuity and the health assessment accounts. HB 2810 will also include health maintenance organizations (HMOs) as member insurers of the Kansas Life and Health Insurance Guaranty Association, which will help shore up the assessment base and provide guaranty association protection for the policyholders of HMOs that does not exist today.

We believe this legislation is a commonsense public policy improvement that will protect employers and employees, among others, in the event of an insurer insolvency.

With this in mind, we ask that you support HB 2810. Thank you.

Andrew Wiens
Executive Director
Kansas Employers for Affordable Healthcare