

STATE OF ALASKA

DEPT. OF HEALTH & SOCIAL SERVICES

Alaska Commission on Aging

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March 9, 2012

Representative David Guttenberg
Alaska State Capitol, Room 418
Juneau, AK 99801-1182

Subject: Support for HB 326, Child-Only Insurance Policy

Dear Representative Guttenberg:

The Alaska Commission on Aging (ACoA) is pleased to offer our support of HB 326, a bill sponsored by you, that requires health care insurers to offer child-only insurance plans. This legislation would allow families the option of purchasing health care insurance for their children under the age of 19 who are not covered under another plan.

Child-only health insurance plans have not been offered in Alaska since 2010. Currently, health care insurers are not required to offer child-only plans leaving Alaska's children at risk of being uninsured and therefore without access to quality health care. Parents and guardians who do not have family insurance plans and fail to meet eligibility requirements for Denali Kid Care and ACHIA (Alaska Comprehensive Health Insurance Association), cannot purchase individual plans for their children because of the unavailability of these plans in Alaska, leaving them uninsured. Grandparents raising grandchildren also face this dilemma. Seniors cannot add their grandchildren to their Medicare plans nor can they purchase an individual policy for their grandchild.

HB 326 helps to address the gap of providing health care insurance for Alaska's uninsured children so that they may have access to quality health care, which is necessary for promoting good health across the life span. HB 326 provides the option for Alaskan families to purchase child-only insurance plans. Based on our understanding, this bill does not subsidize or regulate the cost for this insurance, as these plans would be offered for purchase at fair market value. Pending the implementation of the Patient Protection and Affordable Care Act, HB 326 will sunset on January 1, 2014.

Thank you for your work on HB 326 to promote health care coverage for Alaska's uninsured children. Please feel free to contact Denise Daniello, ACoA's executive director, by phone (465-4879) or email (denise.daniello@alaska.gov) should you have questions or require additional information.

Sincerely,



Sharon Howerton-Clark
Chair, Alaska Commission on Aging

Sincerely,



Denise Daniello
ACoA Executive Director