

# ALASKA STATE LEGISLATURE



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## Representative David Guttenberg

### Sponsor Statement House Bill 326

HB 326 ensures that health insurers offer child-only plans, and provides for an enrollment period.

Alaska's children are at risk due to an insurability gap that HB 326 will address. While Denali Kid Care serves Alaska's low-income families, and ACHIA insures children who meet certain pre-existing conditions, families with otherwise healthy children, do not have the option to purchase health insurance for a number of reasons.

HB 326 will require health insurers to offer plans to cover these children. Children fall into this insurability gap for a number of reasons: children for whom coverage has lapsed due to parents' or guardians' loss of employer-sponsored health insurance; families who employer stopped covering dependents; families insured exclusively through ACHIA; loss of coverage through state or federal plans; children raised by grandparents covered by Medicare; children who lose insurance due to a death or separation of a family member.

A limited enrollment period provides necessary accountability. It ensures the insurance benefit is used responsibly. Health insurance providers and families will be reasonably assured of consistency of coverage.

This bill will sunset on January 1, 2014, assuming the Patient and Affordable Care Act (PPACA) continues to be implemented as written.

All of Alaska's children deserve access to health insurance. One unforeseen event should not risk bankrupting a family. Families who want to purchase insurance should be able to do so and deserve the peace of mind that comes with the knowledge that their loved ones are insured.

I urge your support of HB 326.