



Alaska Chapter Mission Statement

AAHU is a state chapter of the National Association of Health Underwriters. We provide professional development, promote high ethical standards of our members, advocate responsible legislation and proactively educate Alaskans on health and financial security needs.

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March 28, 2016

To: Alaska State Legislature
CC: Director Lori Wing-Heier, Division of Insurance
RE: Letter of Support for SB 206 & HB 374

The Alaska individual health insurance market is unsustainable and in danger of collapsing due to the premiums for health insurance skyrocketing over the past three years. The individual health insurance premiums are set to increase at a dramatic rate again next year. We need to take action to guarantee the survival of the individual health insurance market and continue to have viable options for tens of thousands of Alaskans who are currently enrolled in individual health plans.

The Alaska Association of Health Underwriters is in full support of SB 206 & HB 374. This legislation would make changes to the Alaska Insurance Code to allow for a Reinsurance Program for Alaska residents who are high risks to the health insurance market. A Reinsurance Program will help to mitigate these drastic rate increases by stabilizing the market. It would spread certain high cost claims in the individual market across the broader insured market. Alaska Comprehensive Health Insurance Association (ACHIA) would administer the program.

In addition to the reinsurance program, the bill would also authorize the State to seek a 1332 State Innovation Waiver from the Affordable Care Act (ACA) in order to implement innovations which fit the Alaska marketplace. The 1332 Innovation Waiver would give the State the ability to restructure the approach to health insurance reform by waiving and proposing alternatives to applicable ACA provisions. The 1332 State Innovation Waiver program will allow Alaska to design a healthcare reform package that fits the State of Alaska.

We urge your prompt and favorable action on this measure.

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