



# Kansas Insurance Department

Sandy Praeger, Commissioner of Insurance

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**FOR IMMEDIATE RELEASE**

April 1, 2010

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## ***Commissioner's Corner-April 2010*** ***By Sandy Praeger***

# Insurance Department charged with protecting Kansans in health reform law

TOPEKA, Kan. — Since the bill was signed into law March 23, the staff at the Kansas Insurance Department (KID) has fielded many questions surrounding the Patient Protection and Affordable Care Act. Kansans are wanting to know — and rightfully so — how the new federal legislation will affect them.

We are working feverishly to compile information. I have organized an implementation team that will help determine how the bill affects the insurance market in Kansas. Because it is our job to figure out how to put in place the maze of new regulation concerning health insurance in the private market, I assure you that our work will be done in an unbiased way with all Kansans in mind.

It's going to take plenty of time in the next few months. We don't have all the rules and facts yet, despite what some media people and consumers might think. We as state regulators have seen the bill only in broad strokes. And you know how the old saying goes: "The devil is in the details."

I can help protect Kansas health insurance consumers because the law says the federal government HAS to work with state insurance commissioners to develop many of the law's provisions. The National Association of Insurance Commissioners (NAIC) is mentioned nine times in the bill as providing information and helping to implement the law. That is good for consumers all across the country. It keeps local people in control of local situations.

State insurance regulators throughout the country will see that flexibility is there for setting regulations. We will also be quick to see potential problems and possible solutions. That will surely help avoid many unintended consequences of such far-reaching legislation.

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Throughout the year-long debate before the federal bill passed, NAIC members, including myself, have advocated strenuously that consumers are best protected by their state regulators and not by a federal agency. Because of our discussions, the bill contains consumer-friendly provisions that wouldn't have been there otherwise.

Fellow commissioners and I were "at the table" for many discussions during 2009 and early 2010, establishing ourselves as non-partisan, go-to experts. We were not part of the discussion to advocate for the bill. We were there, simply, because "if you are not at the table, you might be on the menu."

We will stay at the table continuously as all of the bill's provisions are established, beginning with the ones that are to be in place in 2010. This is how KID, and other state departments, will assure our states' citizens that their rights are protected.

Many of the law's provisions don't go into effect until 2014. Right now, however, you can access media sites that give you some overview of how the new bill can affect you and your family. Enter the phrase "how the health care bill will affect you" on a Web browser, and you can find several informative sites.

The Department of Health and Human Services is scheduled to have a Web site established by July 1 that will provide answers and scenarios for insurance consumers. NAIC will also be working to provide state insurance departments with frequently asked questions we can post to our Web sites.

The Kansas Insurance Department's role in protecting Kansas insurance consumers cannot be overstated. We have oversight granted to us in the federal law to make sure Kansans are not "gamed" or "scammed" by the new system. Also, we have power to review rates and oversee the financial condition of health insurance companies as new markets open up through the law's provisions on health exchanges.

You will see me writing more about the law in future Commissioner's Corners columns, news releases and consumer alerts. The law will fundamentally affect health insurance products for years to come. We at KID will always work through the legislation in a nonpartisan way to help Kansans understand their options and obligations.

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*The Kansas Insurance Department, established in 1871, assists and educates consumers, regulates and reviews companies and licenses agents selling insurance products in the state. The department is an entirely self-funded agency. More about the department is online at [www.ksinsurance.org](http://www.ksinsurance.org).*