



# K a n s a s I n s u r a n c e D e p a r t m e n t

**Sandy Praeger** COMMISSIONER OF INSURANCE

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## **PRAEGER TO TESTIFY BEFORE U.S. SENATE COMMITTEE** *Commissioner to Address Small Business and Health Care Issues*

Kansas Insurance Commissioner Sandy Praeger is scheduled to testify before the U.S. Senate Small Business and Entrepreneurship Committee on Wednesday, February 5, in Washington, D.C. Commissioner Praeger, on behalf of the National Association of Insurance Commissioners (NAIC), will testify in opposition to the Association Health Plan (AHP) legislation that has been offered in Congress.

"The NAIC and states have devoted significant attention to the problems of making health insurance available to small employers," said Praeger. "More can and must be done to make health insurance more affordable for small business employees, but the AHP legislation, as currently drafted, would do more harm than good."

Commissioner Praeger and the NAIC are calling for reforms that will lower the cost of coverage to small businesses and expand choices and competition. Praeger says the AHP legislation would undermine state reforms that have delivered more fairness to the market. It would also destabilize reforms from the Health Insurance Portability and Accountability Act of 1996 (HIPAA).

"The AHP legislation would allow small employers to purchase health coverage that does not comply with other state requirements, such as strict solvency standards and consumer complaint procedures handled at the state level," said Praeger. "This would be extremely disruptive to the marketplace and would create a very unstable situation in an already fragile small market group."

Commissioner Praeger is a member of the NAIC, a voluntary organization of the chief insurance regulatory officials. The association's overriding objective is to protect consumers and help maintain the financial stability of the insurance industry by offering financial, actuarial, legal, computer, research, market conduct and economic expertise.

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