Prop. 45 isn’t about controlling health insurance rates—because California just launched a new independent commission this year responsible for controlling health insurance rates and expanding coverage.

Instead, Prop. 45 is really about who has power over health care: the independent commission, or one politician who can take campaign contributions from special interests like insurance companies and trial lawyers.

Prop. 45—Undermines California’s New Independent Commission

The independent commission is working to control costs, providing what the Los Angeles Times described as “Good News About Health Costs.”

But the special interests backing Prop. 45 have a different agenda: GIVE ENORMOUS POWER over health insurance benefits and rates to a single Sacramento politician.

This power grab would sabotage the independent commission with bureaucratic conflicts, lengthy delays and higher costs for consumers—and give powerful special interests more influence over health care.

Prop. 45—Another flawed, costly, deceptive initiative

- Under Prop. 45, ONE POLITICIAN COULD CONTROL

THE BENEFITS AND TREATMENT OPTIONS our insurance covers. We shouldn’t expose treatment decisions to some politician’s political agenda.

- Increases State Administrative COSTS TENS OF MILLIONS EVERY YEAR to fund costly, duplicative bureaucracy and resolve legal questions caused by sponsor’s failure to qualify initiative for 2012, as intended.

- HIDDEN AGENDA—COSTLY NEW LAWSUITS. The sponsors made $11 million off legal fees under their last sponsored Proposition: now they’re back to make millions more off the costly new health care lawsuits Prop. 45 allows.

- Exempts big corporations.

Join doctors, nurses, patients, clinics and small businesses: VOTE NO on 45.

Gail Nickerson, President
California Association of Rural Health Clinics

Robert A. Moss, MD, President
Medical Oncology Association of Southern California

Kim Stone, President
Civil Justice Association of California
We all want to improve our health care system, but Prop. 45 isn't the reform we need.

Instead, Prop. 45 is a flawed, costly and deceptive initiative drafted to benefit its sponsors and special interest backers—while patients, consumers and taxpayers face higher rates, more costly bureaucracy and new barriers to health care.

Prop. 45 makes things worse, not better. That’s why California doctors, nurses, patients, clinics, hospitals, taxpayers and small businesses all oppose Prop. 45.

GIVES ONE POLITICIAN TOO MUCH POWER—Proposed Section 1861.17(g)(2)

Prop. 45 gives sweeping control over health care coverage to one elected politician—the insurance commissioner—who can take campaign contributions from trial lawyers, insurance companies and other powerful special interests.

Under Prop. 45, this single politician could CONTROL WHAT BENEFITS AND TREATMENT OPTIONS YOUR INSURANCE COVERS—with virtually no checks and balances to ensure decisions are made to benefit patients and consumers instead of special interests in Sacramento.

“Prop. 45 gives one politician too much power over health care. Treatment decisions should be made by doctors and patients, not someone with a political agenda.”—Dr. Jeanne Conry, MD, OB/GYN—Immediate Past President, American College of Obstetrics and Gynecology, District IX

CREATE MORE Duplicative, Costly BUREAUCRACY—Proposed Section 1861.17(e)

Prop. 45 creates even more expensive state bureaucracy, duplicating two other bureaucracies that oversee health insurance rates, causing costly confusion with other regulations and adding more red tape to the health care system.

The non-partisan Legislative Analyst’s Office projects the measure could INCREASE STATE ADMINISTRATIVE COSTS TENS OF MILLIONS OF DOLLARS PER YEAR—costs ultimately paid by consumers.

We shouldn’t create a costly new, duplicative state bureaucracy when we can’t adequately fund our schools, children’s health care programs, or other priorities.

CALIFORNIA ALREADY HAS A NEW INDEPENDENT HEALTH CARE COMMISSION

California just established a new independent commission responsible for negotiating health plan rates on behalf of consumers and rejecting health plans if they’re too expensive.

This independent commission is working successfully to control costs and expand coverage. We shouldn’t allow a politician who can take campaign contributions from special interests to interfere with the commission’s work.

EXEMPTS BIG CORPORATIONS—Proposed Section 1861.17(g)(3)

Prop. 45 exempts large corporations, even as it burdens small businesses with costly new regulations and bureaucracy. If we’re going to reform health care, it should apply to everyone, not just small businesses and individuals.

FINE PRINT HIDES FRIVOLOUS LAWSUITS—Proposed Section 1861.17(a)

Prop. 45’s sponsors are lawyers who made millions profiteering off legal challenges allowed by the last proposition they sponsored, according to the San Diego Union-Tribune. They’ve hidden the same provision in Prop. 45, allowing them to charge up to $675/hour and make millions more off costly health care lawsuits.

The sponsors will get rich—consumers will pay.

Our health care system is too complex to make major changes through a proposition pushed by one special interest. If we’re going to make changes, patients, doctors and hospitals should all be part of the solution.

Vote NO on Prop. 45.

www.StopHigherCosts.org

Monica Weisbrich, R.N., President
American Nurses Association of California
Dr. José Arévalo, M.D., Chair
Latino Physicians of California
Allan Zaremberg, President
California Chamber of Commerce

Californians are being overcharged by the health insurance industry. Proposition 45 will protect consumers and help stop the insurance industry’s price gouging. It applies California’s existing auto insurance protections, which have saved consumers billions, to health insurance.

Five health insurance companies that control 88% of California’s insurance market have raised $25,300,000 against Prop. 45: Blue Cross and parent company Wellpoint, Kaiser, Blue Shield, Health Net and United Healthcare. They want to keep charging these rules and the consumer challenges to excessive rates that have cancelled billions in overcharges by auto, home and business insurers. www.Yeson45.org

Dr. Paul Song, Co-Chair
Campaign For A Healthy California
Henry L. “Hank” Lacayo, State President
Congress of California Seniors
Harvey Rosenfield, Author of 1988 insurance reform Proposition 103