



May 2, 2011

The Honorable Ed Hernandez, O.D.  
Chair, Senate Health Committee  
State Capitol, Room 4085  
Sacramento, CA 95814

**RE: SB 615 (Calderon) – SUPPORT/SPONSOR**

Dear Senator Hernandez:

The National Association of Insurance and Financial Advisors of California (NAIFA-California), an association representing over 3,000 insurance professionals from all sectors of the industry, including life, health, property, casualty, and financial services, is pleased to **support** and **sponsor** SB 615 (Calderon) relating to health care service plans: accident and health agents.

SB 615 will assure that consumers receive the best possible services when they are purchasing health care coverage. The bill will require that all persons who sell any health care coverage – whether an insurance policy or a health care service plan – must be trained and licensed. SB 615 conforms California law to the licensing requirements of the other 49 states – all of which require (unlike California) a license to sell health care service plans.

The purchase of health care coverage is a life impacting acquisition and it is essential that consumers be secure in the knowledge that the persons who are facilitating that purchase be competent and accountable for the advice they give to consumers. SB 615 will prevent the nightmare scenario of a consumer being sold useless insurance coverage by someone who bears no accountability for that transaction.

For these reasons NAIFA-California is pleased to sponsor SB 615. If you have any questions regarding NAIFA-California's position on this bill, contact me at (916) 930-1993. Thank you!

Sincerely,

A handwritten signature in blue ink, appearing to read "Shari McHugh".

Shari McHugh  
Legislative Advocate

CC: The Honorable Ron Calderon, Author  
Senate Health Committee, Members  
Peter Hansel, Senate Health Committee  
Tim Conaghan, Senate Republican Caucus  
Randall Ward, Governor's Office of the Insurance Advisor