

## **Proposition 45 is Bad for the Health of Your Business**

We don't often communicate to our clients about campaign issues. But Proposition 45 on this November's ballot will have a substantial negative impact on your company's health care coverage. As your benefits advisor we think it is incumbent on us to make you aware of what's at stake.

We all want to control health care costs – but Proposition 45 is not the answer.

Proposition 45 gives one state politician vast new authority over our health care – including the ability to determine the cost, coverage, co-pays and network of all individual and small business medical insurance in the state. Prop 45 even gives this single politician the ability to determine what treatment options your health insurance covers. The last thing we need is a politician playing doctor.

While many states have laws requiring pre-approval of rate changes, not a single state has taken the approach of Proposition 45. In fact, only one state (Maine) had a similar system and they have since repealed it. Proposition 45 simply goes too far.

Rather than lower health insurance premiums, Prop 45 will increase costs. Proposition 45 sets up yet another expensive state bureaucracy to oversee health care coverage in the state. The Legislative Analyst estimates the measure will increase costs by tens of millions of dollars each year. We already have multiple agencies and a new, independent commission charged with overseeing health insurance. We don't need more bureaucracy and red tape over our health care.

Please take a few moments to learn more about Proposition 45 by visiting [www.NoOn45.org](http://www.NoOn45.org).

The more you learn, the more you'll see why it's bad for small businesses and for consumers who buy their own coverage. That's why a growing coalition of doctors, hospitals, businesses, labor unions, brokers and others have come together to oppose Proposition 45. Please join us and vote No on Proposition 45.