



Coalition Members

- California Medical Association
- California Children's Hospital Association
- California Hospital Association
- California Chamber of Commerce
- California Asian Pacific Chamber of Commerce
- California Black Chamber of Commerce
- California Citizens Against Lawsuit Abuse
- Civil Justice Association of California
- CAPG – The Voice of Accountable Physician Groups
- California Business Roundtable
- Alameda – Contra Costa Medical Association
- San Francisco Medical Society
- Greater Fresno Area Chamber of Commerce
- Los Angeles County Business Federation
- Riverside County Medical Association
- Association of Northern California Oncologists
- San Bernardino County Medical Society
- Santa Clara County Medical Society
- Southern California Public Health Association
- Valley Industry & Commerce Association
- Orange County Medical Association
- Sierra Sacramento Valley Medical Society
- Medical Oncology Association of Southern California
- San Diego Regional Chamber of Commerce

*Partial Listing

Proposition 45: A Flawed Ballot Measure That Would Hurt Small Businesses, Increase Health Care Costs and Bureaucracy

A trial lawyer-backed special interest group, Consumer Watchdog, is sponsoring Proposition 45, an initiative on the November 2014 ballot that gives ONE POLITICIAN new power over our health care – including our co-pays, deductibles and even the treatment options our health insurance covers. This measure could hurt California businesses and their ability to offer health benefits for employees.

We all want to control health care costs – that's why California has a new independent commission with the authority to negotiate rates with health plans and reject them if they're too expensive. We should give this commission a chance to work, NOT give more power to a politician who can take campaign contributions from special interests.

Here's why the state's leading organizations representing businesses, doctors, physician groups, hospitals and other health care providers oppose Proposition 45:

Hurts Small Businesses

Proposition 45 gives one politician sweeping new power over rates, benefits and co-pays for millions of small business employees. This means that an Insurance Commissioner could interfere with the small business insurance market, affecting the benefits required OR the employees' deductibles or-copays, thereby increasing the premiums small business owners have to pay as employers. This could force small businesses to reduce or eliminate coverage options for employees or even drop coverage altogether.

Creates More Costly Bureaucracy

Proposition 45 creates ANOTHER expensive state bureaucracy, ultimately paid for with higher health insurance premiums. It will cost tens of millions of dollars for the new bureaucracy, salaries and benefits, but doesn't do anything to control the underlying costs that are driving health care premiums. Prop 45 would duplicate existing bureaucracy and regulation with a new program, creating costly confusion and overlap with other state and federal laws and regulations.

Sponsored By Trial Lawyer-Backed Special Interests Who Stand to Make Millions

Proponents included a hidden provision in the measure that allows them and their trial lawyer backers to pocket millions of dollars in costly intervenor fees – at the expense of consumers and businesses. In fact, the proponents have already received over \$11 million from a similar provision in the last ballot measure they bankrolled – costs that were ultimately paid by consumers.

Reduces Access to Care

Nothing in this measure guarantees reasonable co-pays, coverage levels or doctor choice, but it would ultimately lead to higher rates and reduce access to care for patients.