

In-Person Testimony of Andrew Wiens
On behalf of Kansas Employers for Affordable Healthcare
In Support of SB 553
Provided to the Kansas Senate Committee on Financial Institutions & Insurance
On March 19, 2024

Chairman Longbine and Members of the Senate Committee on Financial Institutions & Insurance:

Thank you for the opportunity to testify today in support of Senate Bill 553. My name is Andrew Wiens, and I'm appearing before you today as Executive Director of Kansas Employers for Affordable Healthcare (KEAH).

KEAH is an advocacy organization that fights on behalf of employers and their employees to protect affordable employer-sponsored health coverage.

SB 553 enacts a fairly simple policy change. It allows an employer with a fully-insured health benefit plan to opt in to electronic insurance communications on behalf of their employees who are covered under this plan. Notably, prior to opting in to electronic communications, the employer must confirm that their employees have access to electronic communications at work. Additionally, the health benefit plan must provide a means for the covered persons to opt out of electronic delivery and choose standard U.S. mail delivery.

The electronic communications discussed in this bill would apply to typical health insurance documents like the Explanations of Benefits (EOB), membership information, billing, etc. It is also worth mentioning that this bill rightfully doesn't wade into the legal quagmire of attempting to apply this change to self-funded health plans governed by the U.S. Dept. of Labor under the federal Employee Retirement Income Security Act of 1974, also known as ERISA.

KEAH supports this bill because of the benefits that could arise for employers who take advantage of the electronic communications option. SB 553 has the potential to lower administrative overhead, streamline communications, and meet insured members where they are most comfortable.

With this in mind, we ask that you support SB 553. Thank you.

Andrew Wiens
Executive Director
Kansas Employers for Affordable Healthcare