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Insurance Commissioner Jones And Assembly Member Feuer Highlight Critical Window For Children's Health Insurance

New Law Ensures Affordable Coverage for Kids, Regardless of Pre-Existing Conditions; Open Enrollment Period Ends March 1

Insurance Commissioner Dave Jones and Assembly Member Mike Feuer, joined by Wendy Lazarus, Founder and Co-President of The Children's Partnership, representing The 100% Campaign held a news conference today at the Children's Hospital Los Angeles to highlight a critical open-enrollment period for kids' health insurance that began on January 1, 2011 and ends on March 1.

During the open enrollment period, parents can sign up their children for more affordable health insurance. As a result of President Obama's federal health care reform plan and AB 2244 by Assembly Member Feuer, children with pre-existing conditions cannot be denied coverage - they also cannot be charged rates that are more than double the rates of healthy kids. Parents of healthy children without insurance should also sign their kids up during this period; otherwise, they may be subject to a 20 percent surcharge on their insurance rates for a full year.

"President Obama's health care reform plan has and will do much to change the face of health care in America," Commissioner Jones said. "One of the most important changes that federal health care reform has brought about is allowing for children with pre-existing conditions to attain health coverage. This initial open enrollment window is critical and parents should take full advantage of it by signing their children up for coverage."

"Under my new law, kids will receive the health care they need, at a price their parents can afford," said Assembly Member Feuer. "But it's important that parents act during this open enrollment period to get their kids signed up for health insurance. If they don't act by March 1, coverage for their kids could be significantly more expensive."

Assembly Member Feuer authored legislation, AB 2244, that helps to implement this component of federal health care reform in California. The new law, which has been in effect since January 1, gives California children access to affordable care and a healthy future by ensuring that certain children cannot be denied coverage or priced out of the market. It also prohibits insurers that sell individual market policies in California from refusing to sell or renew coverage to children with pre-existing conditions - it also bans insurers from the individual market for five years if they do not sell policies to children.

"The 100% Campaign's mission is to achieve health care coverage for 100% of California's children. For years, hundreds of thousands of children have been left out because they have pre-existing health conditions and insurers refused to provide coverage. September 23, 2010 marked the historic end to this practice, and January 1, 2011 marked the first open enrollment period for obtaining insurance under the new law," said Wendy Lazarus of The 100% Campaign. "We're pleased to be working with Insurance Commissioner Jones and Assembly Member Feuer, as we urge families to sign up for health care coverage by March 1 - even if they have been turned down in the past. With these new protections, children with conditions such as asthma and diabetes cannot be denied insurance - and families will have the peace of mind to know their children can receive needed care."

Today's event also highlighted the availability of a number of important educational resources for parents on how they can obtain health coverage for their children during and after the open enrollment period. Parents are encouraged to check the web site of the California Department of Insurance (CDI) at www.insurance.ca.gov, where they can find fact sheets on how to insure their children. Parents were also encouraged to call CDI's consumer hotline at 1-800-927-HELP or the state health insurance hotline at 1-888-466-2219 with any questions or concerns. Another important resource is <http://finder.healthcare.gov/>, a web site created to assist consumers in navigating their options under the Affordable Care Act.

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Please visit the Department of Insurance Web site at www.insurance.ca.gov. Non media inquiries should be directed to the Consumer Hotline at 800.927.HELP. Callers from out of state, please dial 213.897.8921. Telecommunications Devices for the Deaf (TDD), please dial 800.482.4833.

If you are a member of the public wishing information, please visit our [Consumer Services](#).