



Written-Only Testimony of Andrew Wiens
On behalf of Kansas Employers for Affordable Healthcare
In Support of HB 2334
Provided to the Senate Committee on Financial Institutions & Insurance
On March 5, 2025

Chair Dietrich and Members of the Senate Committee on Financial Institutions & Insurance:

Thank you for the opportunity to offer my support of House Bill 2334. My name is Andrew Wiens, and I'm testifying in my role 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.

While HB 2334 primarily deals with captive insurance as it relates to property and casualty lines of insurance, it does contain an important provision related to medical stop loss coverage.

HB 2334 allows captive insurance companies to provide excess or stop-loss health insurance unless prohibited by federal law or the laws of the state having jurisdiction over the transaction. This new option for captive insurance companies is important, as stop-loss coverage helps protect employers from unexpected medical claims, assists employers in budgeting their healthcare costs more predictably, and can shelter employers from crippling and potentially bankruptcy-inducing losses.

This bill provides another tool in the toolbox of employers as they work to obtain affordable healthcare coverage for their employees. We encourage the Legislature to continue empowering employers and employees alike to make informed choices about their healthcare coverage while containing costs.

Thank you for considering our testimony in support of HB 2334.

Andrew Wiens
Executive Director
Kansas Employers for Affordable Healthcare