## Testimony before House Insurance Committee House Bill 2317- Coverage for Autism Spectrum Disorder Presented by Eric Stafford, Senior Director of Government Affairs



## Wednesday, March 20, 2013

Mister Chairman and members of the committee:

We appreciate the opportunity to provide written testimony during this informational hearing on HB 2317, which mandates the coverage for the autism spectrum disorder.

Studies have and continue to show that mandates increase the cost of health care and coverage. An unfortunate consequence of additional mandates and higher costs is a higher number of uninsured citizens as most Kansans receive coverage through their employer. Controlling health care costs was tied with taxes for the most important factor to profitability for businesses across the state in our most recent annual CEO poll.

In order to remain competitive, businesses of all sizes have chosen to provide health care coverage. Unfortunately with the Affordable Care Act, that choice is gone and premiums are rising in anticipation of the implementation of the law.

The cost for many has reached the tipping point where it is too expensive to maintain health insurance as a benefit and the trend continues that fewer employers are providing coverage for their employees, leaving more employees to find their own insurance through the individual market. HB 2317 will only exacerbate this problem through higher premiums for all.

Our organization would encourage an optional market-driven approach for individuals seeking to purchase insurance policies which cover autism coverage where insurance companies decide whether or not to offer such policies based on the market need, not a government mandate.

Thank you for the opportunity to provide testimony on HB 2317.



The Kansas Chamber, with headquarters in Topeka, is the leading statewide pro-business advocacy group moving Kansas towards becoming the best state in America to do business. The Chamber represents small, medium and large employers all across Kansas.

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