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House of Representatives  
COMMONWEALTH OF PENNSYLVANIA  
HARRISBURG

## MEMORANDUM

**Date:** January 5, 2011  
**To:** All House Members  
**From:** Representative Robert F. Matzie   
**Subject:** Co-sponsorship of Legislation: Consumer Advocate for Health

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In the near future I will be re-introducing (former House Bill 2735) legislation to create the Office of Consumer Advocate for Health Insurance.

The Consumer Advocate for Health Insurance will represent the interests of consumers before the Insurance Department (department). The Advocate's duties will include: (1) representing the interests of consumers before the department, and any court or agency; (2) determining whether or not to participate in or initiate any proceedings; and (3) bringing any action before a court or agency in the name of the Consumer Advocate for Health Insurance; and (4) issuing a written statement clearly stating the specific interest of consumers to be protected.

The Consumer Advocate will be appointed by the Governor; his/her term will be for six years; and no individual may serve for more than two terms. The salary for this position will be set by the Executive Board. The Advocate will be housed in the Department of Community and Economic Development. Funding for the position will not be from the General Fund, and instead from federal grants that have been approved and will be approved in the future.

Timing for implementation of this important bill could not be more critical to small business and individuals. In an investigative report issued on July 20, the Insurance Commissioner noted health insurance industry practices that could lead to market disruption rather than a smooth transition to a reformed market four years from now (when federal insurance exchanges will be available to the marketplace). The Commissioner noted that small business could be priced out of the market due to health profiling. Specifically, the Commissioner stated "If small businesses are priced out of the market now, it will be a big challenge to bring them back into the market in 2014 without further disruption."

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I hope you will join me by cosponsoring this important legislation. If you would like to do so, please contact Keontay Hodge at [khodge@pahouse.net](mailto:khodge@pahouse.net) or at 717-787-4444.