

New Laws Protect Health Care Consumers

The following new laws which help health consumers are effective January 1, 2016:

- [AB 248](#) (Hernandez) requires that non-grandfathered health plans and health insurers provide a minimum value of at least 60 percent. This is the definition of a "bronze" plan whereby the plan covers an average of 60 percent of the costs of care.
- [AB 374](#) (Nazarian) requires health plans and insurers to treat and respond to step therapy override requests in the same manner as prior authorization requests (within 72 hours for non-urgent requests and within 24 hours for urgent requests).
- [AB 1073](#) (Ting) requires pharmacies to provide translated directions for medications, when requested by a patient or their representative, in at least Chinese, Korean, Russian, Spanish, and Vietnamese.
- [AB 1305](#) (Bonta) provides that an individual in family coverage shall not have a maximum out-of-pocket limit greater than the maximum out-of-pocket limit for individual coverage for that product. The same provision will apply to deductibles in 2017. This was needed because some plans have been applying the whole family limit to one family member.
- [SB 43](#) (Hernandez) makes some changes to the definition of "essential health benefits" for all health plans and insurers in the small group and individual markets including Covered California plans. There is a broader definition of what habilitative services must be covered and the pediatric dental benefits are now the same as children have in Medi-Cal.

Some other bills signed into law last year go into effect later in the year. Of note:

- [SB 137](#) (Hernandez) puts in place important requirements for health plan provider directories; takes effect July 1, 2016.
- [SB 388](#) (Mitchell) which requires translation of Summary of Benefits and Coverage Information; takes effect October 1, 2016.
- [AB 339](#) (Gordon) which has a number of requirements related to prescription drug coverage and formulary tiers goes into effect January 1, 2017.

Western Center will be sending these "health tips" on a monthly basis. If you did not receive this directly from Western Center but would like to receive these tips in the future, please contact Shirley Sanematsu at ssanematsu@wclp.org.

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for low-income Californians.**