

WYOMING DEPARTMENT OF INSURANCE

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*****FOR IMMEDIATE RELEASE*****

**WYOMING INSURANCE COMMISSIONER ADDRESSES SENATE
COMMITTEE IN WASHINGTON, D.C.**

CHEYENNE, WYOMING — On Tuesday, June 28, Wyoming Insurance Commissioner Tom Glause testified before the U.S. Senate Health, Education, Labor, and Pensions (HELP) Subcommittee on Primary Health and Retirement Security. Commissioner Glause had been invited by Chairman and Ranking Member of the Subcommittee, Wyoming's Senator Michael Enzi, to testify in a Roundtable Discussion regarding Small Business Health Care Costs. Other invited participants in the roundtable discussion were Warren Hudak, President, Hudak and Company, New Cumberland, PA; Tom Harte, President, Landmark Benefits, Inc., Hampstead, NH; and Sarah Lueck, Senior Policy Analyst, Center on Budget Policy and Priorities, Washington, D.C.

Key topics of the Roundtable Discussion included conversation about the positive and negative effects of the Affordable Care Act (ACA) on small employers, the small employer health insurance market, and health care delivery system. After opening remarks by Chairman Enzi, the Roundtable participants were asked to address factors that are driving health care costs for small businesses, how federal insurance market policies have affected premiums for small businesses and factors that small businesses must consider when assisting employees in purchasing health insurance. Additionally, Chairman Enzi asked each speaker for ideas and suggestions for reducing health care costs and health insurance costs for small employers.

Commissioner Glause pointed out that Wyoming is the least populated state in our nation, and as such Wyoming faces challenges in providing health insurance coverage for its citizens. Since the passage of the ACA, a large number of health insurance companies have left the Wyoming market. Currently, Wyoming has only one insurer participating in the federal Marketplace for both individuals and the small group or SHOP plans. The exodus from the health insurance market has been for a variety of reasons, including insurer financial insolvency, changing focus of product lines, and effects of the ACA. Wyoming has traditionally had the highest rate of employer provided health coverage in the nation, but that could change. Network Adequacy was an issue before the ACA and remains an issue today. Uncompensated Care remains a concern in nearly all care facilities in our state. Glause said there are two primary considerations for small businesses when deciding whether to provide health insurance benefits: the first consideration is cost. The cost of the premiums to the employer and the employee, and the cost of time in administering the program. The second consideration is choice. Small employers must consider whether the small employer can provide coverage that the employees need, with networks that are sufficient, and out-of-pocket costs that are reasonable.

Glause commented that actions at the federal level impact citizens in Wyoming so it was important for him to accept Senator Enzi's invitation to address the subcommittee. "It is important for our voice to be heard in the national discussion regarding health insurance and I was pleased to have been asked to testify."

Mr. Glause was appointed Commissioner of the Wyoming Department of Insurance by Wyoming Governor Matt Mead on January 3, 2015. Prior to this appointment, Mr. Glause served as Vice Chairman of the Wyoming State Board of Equalization.