

## Spotting “junk” health insurance

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With more and more people losing their jobs and their health insurance, a new report offers some grim news for people purchasing coverage on the private market. About 6 million Californians or 1 in 5 insured adults are underinsured because their plans offer limited benefits and too many exclusions. Consumer Reports has prepared a guide on what to buy.

Meanwhile, **Sacramento Assemblyman Dave Jones** has introduced a bill that would require the following:

- Health plans to be classified into five tiers. Consumers would be able to know if a certain plan is a top-tier comprehensive plan, or a bottom-tier “bare bones” plan, or something in between.
- Insurers would have to offer one “benchmark” plan in each tier. Consumers would be able to make cross-insurer, “apples-to-apples” price comparisons with benchmark plans in a given tier have similar cost-sharing and benefits. The benchmark plan would be the lowest-price plan in each tier.
- Weed out “junk” insurance. The bill would require all plans, including bare-bones plans, to at least cover doctors’ visits, hospital and preventive services; no more “hospital only” plans could be sold. The bill would also direct state regulators to set overall limits on out-of-pocket costs.