

INSTRUCTIONS FOR FILLING OUT THIS PETITION

STEP #1: Sign the Petition

Fill in each blank. Any voter registered in California may sign.

NOTE: The person who signs in Step #1 may also be the "circulator" in Step #2.

TO BE SUBMITTED DIRECTLY TO THE VOTERS

ing circulating title and summary of the chief purpose and points of the proposed measure: **HEALTH CARE INSURANCE RATE CHANGES. INITIATIVE** The rate changes to be approved by Insurance Commissioner statement by health insurer as to justify rate changes. Provides

and hearing on certain insurance rate changes, and subsequent judicial employer large group health plans. Prohibits health, auto and home mining policy eligibility or rates based on lack of prior coverage or create by Legislative Analyst and Director of Finance of fiscal impact of Increased state administrative costs ranging in the low millions to be annually to regulate health insurance rates, funded with revenues collected health insurance companies.

STEP #2: Certify the Petition

The person who printed the form is the "circulator" and must complete all blanks in this section.

NOTICE TO THE PUBLIC:

This petition may be circulated by a paid signature gatherer or a volunteer. You have the right to ask.

REGISTERED VOTERS ONLY

| | | |
|-----------------------------------|-------------------------------|------------|
| 1. | This column for use only. | |
| Print Your Name: _____ | Residence Address ONLY: _____ | |
| Sign As Registered To Vote: _____ | City: _____ | Zip: _____ |

DECLARATION OF CIRCULATOR (to be completed after above signatures have been obtained)

I, _____ (print name), am registered to vote in the County (or City and County) of _____ (your county), or am qualified to register to vote in California. My residence address is _____ (address, city, state, zip). I circulated this section of the petition and witnessed each of the appended signatures being written. Each signature on this petition is, to the best of my information and belief, the genuine signature of the person whose name it purports to be. All signatures on this document were obtained between the dates of _____ (month, year) and _____ (month, year). I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct. Executed on _____ (month and day), _____ (year), at _____ (place of signing), _____ (complete signature indicating name of circulator)

To the Honorable Secretary of State of California

We, the undersigned, registered, qualified voters of California, residents of _____ County (or City and County), hereby propose amendments to the Insurance Code relating to insurance rates and petition the Secretary of State to submit the same to the Governor for rejection at the next succeeding general election or at any special statewide election held prior to that date as provided by law. The proposed statutory amendments read as follows:

Both of these dates are the date the petition is signed.

"Place of Signing" is the city or town where this section is filled out.

STEP #3: Fill In the County

The County of residence of the voter who signed in Step #1 above must be written here.

STEP #4: RETURN PETITION TO:

Consumer Watchdog Campaign
P.O. Box 5547
Santa Monica, CA
90409-5547

Don't forget to sign again!

AND ACCOUNTABILITY ACT Section 1. other penalty permitted by law. (1) With respect to health, automobile and homeowners insurance, the absence of prior insurance coverage, or a person's credit history, shall not be a criterion for determining eligibility. (a) Notwithstanding any other provisions of this Act, the Department of Insurance shall be authorized to promulgate regulations to administer Section 2. Public Scrutiny and Repeal of Insurance Code to read: Sec. 1061.17. (1) Sections 1061.05 (a), (b), and 1061.04 through 1061.13 shall apply to health insurance, notwithstanding Sections 1851 (e) and 10181-10181.13, Sections 1385.01-1385.02 of the Health and Safety Code, or any other provision of law. Health insurance rates proposed after November 6, 2012 shall be approved by the commissioner prior to their use, and health insurance rates in effect on November 6, 2012 are subject to refund under this section. Applications for health insurance rates shall be subject to public scrutiny, including but not limited to benefits, premiums, base rates, underwriting relativities, discounts, co-payments, coinsurance, deductibles, premium financing, installment fees and any other out of pocket costs of the policyholder. (3) The following shall not be subject to this section: A large group health insurance policy or contract as defined by Section 1011.01 (a) or Section 1385.01 (a) of the Health and Safety Code, or a policy or contract excluded under Section 1011.02 or Section 1385.02 of the Health and Safety Code. Section 3. Technical Matters. The Department of Insurance shall promote its underlying purposes, and shall further its purposes by a statute passed in each house by rollcall vote in the journal, two-thirds of the membership concurring, or by a statute that becomes effective only when approved by the electorate. If any provision of this Act or the application thereof to any person or circumstances is held invalid or unenforceable, it shall not affect other provisions or applications of the Act which can be given effect without the invalid or unenforceable provision or application, and to this end the provisions of this Act are severable.