

OPINION

THE SACRAMENTO BEE

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LETTERS | Campaign money, tobacco, insurance, Props 45, 47, etc.

— Marie Sejton, Davis

Prop. 45 bad for consumers

Re "Prop. 45 would give commissioner power" (Capitol & California, Oct. 25): Since the Affordable Care Act was implemented, millions of dollars of premium refunds have been sent to Californians thanks to the law's limits on health insurance carrier overhead and profits. This rate regulation built in to the ACA law has been successfully implemented by our health reform marketplace, Covered California.

Consumer Watchdog, the primary backer of Proposition 45, portrays itself as the defender of the "little guy." However, since the passage of Proposition 103, Consumer Watchdog has collected millions of dollars in legal fees associated with the law.

Susan Kennedy, Covered California board member, warns that Proposition 45 is going to end up hurting Californians, hurting consumers, increasing costs and it will damage health care reform.

— Carolyn S. Lewis, Citrus Heights
