

The Attorney General of California has prepared the following title and summary of the chief purpose and points of the proposed measure:

RESTRICTS INSURANCE DENIALS FOR PHYSICIAN-RECOMMENDED MEDICAL CARE. INCREASES INSURERS' POTENTIAL LIABILITY. INITIATIVE STATUTE.

Prohibits health insurers from delaying, denying, or modifying physician-recommended medical care if doing so could seriously harm the patient. Permits only licensed physicians to make coverage decisions. In lawsuits challenging coverage decisions, places burden on insurer to prove it did not violate the law; awards triple damages and attorney's fees for violations. The measure does not define key terms (e.g., "insurer", "medical procedure") and its full scope therefore is uncertain and may be subject to litigation. Summary of estimate by Legislative Analyst and Director of Finance of fiscal impact on state and local governments: **Either limited or extensive effect on state and local government health care costs, potentially from the hundreds of millions of dollars to as much as the billions of dollars annually, depending on how courts interpret the measure and how insurers react to the measure's new restrictions.**

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