

### Bill Summary

**AB 546** would require coverage of portable **HEPA purifiers** for certain enrollees who are in a county that has declared an emergency due to **wildfire**.



Benefit eligibility would be limited to those enrollees diagnosed with **asthma** or **COPD**, and those who are **pregnant**.

### Insurance Subject to the Mandate

Of the 22.2 million Californians enrolled in state-regulated health insurance, **9.2 million** would have insurance subject to, and potentially impacted by, AB 546:

- ☒ **CDI and DMHC-regulated - Large Group** (*Commercial & CalPERS*)
- ☐ **CDI and DMHC-regulated - Small Group and Individual**
- ☐ **Federally-regulated or Medi-Cal**

### Benefit Coverage, Utilization, & Unit Cost

At **baseline**, portable HEPA purifiers are a noncovered benefit utilized by **10,337** households living with eligible enrollees.



**Postmandate**, the number of households would **increase** by **~6,500**, and average annual cost of air filtration equipment would increase by **44%** due to enrollees likely purchasing more expensive purifiers once the benefit is covered.

**CHBRP:** California Health Benefits Review Program  
**CDI:** California Department of Insurance  
**COPD:** Chronic Obstructive Pulmonary Disease  
**DMHC:** Department of Managed Health Care  
**HEPA:** High efficiency particulate air

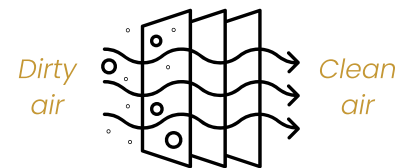
### Context

**Air pollution** refers to harmful gases, tiny particles, or biological substances in the air that can negatively impact human health. It can come from indoor and outdoor sources, such as smoking and wildfires.



Portable HEPA purifiers can be used to remove **harmful particles and allergens** from indoor air that cause serious health problems. Filters must be replaced on a regular basis.

Portable HEPA purifiers contain HEPA filters that clean the air by capturing particles in various layers of material.



### Medical Effectiveness

For reducing negative health outcomes, CHBRP found:

- **Some evidence** HEPA filters are effective for people with asthma who were exposed to cigarette smoke, with COPD, or who are pregnant
- **Conflicting evidence** for effectiveness of HEPA filters for general asthma population



### Cost and Public Health Impacts

In the first year postmandate, CHBRP estimates:

↑	<b>\$1.2 million</b>	Total premiums
↑	<b>\$226,000</b>	Cost sharing
+	↓ <b>\$1 million</b>	Noncovered expenses

↑	<b>\$413,000</b>	Net annual expenditures
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In addition, AB 546 could improve:

- Respiratory health status and quality of life for **270** enrollees with **COPD**, including **34** fewer urgent care visits.
- Respiratory health status for enrollees with **asthma**, especially those in **380** households exposed to tobacco smoke; including a significant reduction in steroid and inhaler use.
- Fetal growth and cognitive development for babies born in the **800** homes with **pregnant** enrollees.