

## **Rabbi Jonathan Klein's Testimony**

“Hello, I am Rabbi Jonathan Klein and I am the Executive Director of Helping Others Prosper Economically (HOPE For All).

California is a state with an exorbitant cost of living, where the difference of a few hundred dollars in savings can mean a world of difference for a great many people.

Insurance affinity groups provide cost savings and access to insurance options that many find challenging to obtain on the open market.

California has always led the way in providing innovative solutions to help those most at risk and those working to achieve greater economic freedom and success. If affinity programs are not available, we are literally backtracking on our commitment to those goals.

Instead of limiting who can access these programs, the department should look to creating more-  
-not less access points that allow for more groups to qualify.”