

The scope and cost of the task – estimated by insurers to be about \$25 million – make it the biggest regulation effort undertaken by the California Department of Managed Health Care, which oversees HMOs.

The law, Senate Bill 853, was signed in 2003 but shelved as part of a moratorium imposed by Gov. Arnold Schwarzenegger when he took office. It was finally dusted off, but insurers balked at the cost.

"Obviously, we know this is a diverse state and people speak many different languages," said Nicole Kasabian Evans, spokeswoman for the California Association of Health Plans. The insurers' concern, she said, was about balancing access and affordability. Some insurers plan to contract out the language services.

Some of the building blocks were already in place because federal law requires health plans to offer interpreters to those enrolled in Medi-Cal or Healthy Families.

For years, larger hospitals have had interpreters standing by. Kaiser Permanente, for instance, has 50 at its Northern California facilities and has 3,400 employees with second-language skills.

When her brother, hurt in an accident, couldn't understand why he was receiving letters and bills from the hospital and insurance company, Vakulchik tried to help.

The insurer "would not talk to me," she said. "Sometimes they would even hang up on me. They told me that my brother needed to be on the phone. I told them that he couldn't speak English, so how can he talk to them?"

Cindy Ehnes, director of the state Managed Health Care Department, said she was moved by the testimony at hearings across the state.

"It was an incredible eye-opener to me," she said. "Often these people who can't speak English are told to go home unless they bring somebody who can. It was like being