

46<sup>th</sup> District Democrats Legislative & Statewide Questionnaire

Candidate Information

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Office sought Insurance Commissioner

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Have you read the 46<sup>th</sup> LD Democrats Draft 2016 Platform? Yes , No   
(Go to [http://www.46dems.org/2016\\_ld\\_caucus](http://www.46dems.org/2016_ld_caucus) and click "Draft Platform")

Why are you running for this office?

Continue my lifelong desire to reform our healthcare system and my commitment to public service.

Improve our reformed healthcare system so that it continues to deliver enhanced quality and results at lower cost. I am ideally positioned to carry on the fight. It will be make or break for the Affordable Care Act in the coming years. As insurance commissioner, the law and bully pulpit enables me to continue to improve transparency, hold insurance companies accountable and fight for lowering out-of-pocket costs, especially for lower-income individuals. I also want to continue my effort to protect consumers from "surprise medical" billings, which has become a growing problem that adds hundreds to thousands of dollars to medical bills that consumers never expected to receive.

Please briefly describe your qualifications for this office and your personal and professional background.

I am the longest-serving elected insurance commissioner in the nation, first elected in 2000. I also served 16 years in the Washington Legislature, both as a representative and senator. I also served in Congress on House Energy and Commerce Committee and Subcommittees on Health and the Environment and Energy and Power. I earned a master's degree in public health from UCLA and worked as an optometrist at Group Health for two decades.

Also served as Democratic Precinct Committee Officer and North Thurston School District Board Member.

Do you consider yourself a Democrat? Have you ever been a member of another party? Have you been actively involved with the Democratic Party?

I have proudly been an active Democrat throughout my public life. I have been active in many Democratic issues on health care reform, consumer protection and vocal opposition to the efforts to privatize the workers' compensation system.

What's your plan to win?

Promote my record as a consumer advocate and a fair and balanced regulator of the insurance industry in our state. I am active in the use of social media to promote my campaign and I will use my solid and long-standing relationship with the media to spread the word about my priorities for another four years.

What do you see as the most important functions of the position you are running for? What qualities do you possess that make you the candidate best suited to this role?

A commitment to consumer protection is the most important attribute. I have earned a reputation as a consumer watchdog and will continue this advocacy. I have also been the most vocal leader on health care reform. I am an ardent supporter of the Affordable Care Act and will continue my work to improve upon the law.

I am also known as a fair and balanced regulator of the insurance industry in our state. This industry contributes \$35 billion annually to the state's economy. I am active in the National Association of Insurance Commissioners and have leadership roles in this organization, which works to improve consumer and financial protections.

I have also served in Congress and spent 16 years in the state Legislature in both the House and Senate. I am keenly aware of how effective policies and laws are crafted. Voters in this state have judged my work by returning me to office for four terms because of my effectiveness on their behalf.

If elected what would your top three priorities be?

Number one will be protecting health insurance consumers from medical surprise billing. Currently, consumers are frequently presented major bills outside of their co-pay, deductible and premium as insurers and providers unfairly defer to consumers.

Other measures will involve consumer protection initiatives from climate change to intrusive and inappropriate insurer use of big data, which present privacy and fairness issues. A big help will be a more consumer-friendly Legislature. If we do not have a progressive Legislature starting in 2017, I will push the limits of my existing authority to take on those who seek to weaken consumer protections and favor corporate power over individuals.

How will you support women and families' economic opportunities? Would you support legislation closing the wage gap, funding childcare options, and requiring paid family leave?

Although I do not vote in the Legislature on these issues, I support efforts by my Democratic colleagues to make improvements in all of these areas. I can influence these areas by continuing my leadership on health care reform in our state. Working to improve access to affordable and quality health care services has a direct bearing on the ability of individuals and families to lead healthy lives throughout the state.

How will you work to address racial equity?

I will continue to support diversity in hiring for my office. In addition, I am asking the top insurers in our state – those that write at least \$300 million annually in premium – to report to my office how much they spend with minority and women-owned businesses in our state. I have also asked them to report on the composition of their boards of directors. The intent is to determine areas where diversity efforts in the insurance industry can and should be improved.

Describe your stance on Washington’s tax structure. What needs to be changed? What should stay the same?

We need a more equitable tax structure. We should also review current tax breaks to determine those that should be eliminated and the tax revenue from them be directed to areas of concerns, education funding in particular. I oppose efforts to severely restrict how the Legislature should determine funding needs for the state.

Are there issues that you’ve worked on or are excited to work on that are not receiving much media attention?

Climate change and the connection to insurance protections for consumers in our state is one area. That is a key topic to address over the next four years.

The use of what is called “big data” by insurance companies to set rates for all types of insurance is another. Data, if use properly, can benefit consumers. But used improperly, it can be discriminatory. A key effort by my office over the next four years will be determining how such data should be used to benefit consumers, not harm them.

Work being done by my office and key legislators on the issue of how higher deductibles and co-payments affect consumer willingness and ability to buy health insurance. This will gain more ground over the next four years, but will need a vocal effort. I am prepared to take a leadership role in this area.

How will you combat climate change?

Climate change and global warming threatens all of us. I chair a national work group of insurance commissioners. A month ago I participated in a New York City United Nations program and last year I did the same in Zurich, Switzerland. This is a professional and personal issue for me. Washington is vulnerable to climate change and more needs to be done to protect our environment and citizens. I will be more vocal and public about climate change from my vantage point as insurance commissioner.

Question	Support	Oppose	Qualify, if needed
Do you support or oppose Raise up Washington’s initiative to increase the minimum wage?	x		
Do you support or oppose access to safe and legal abortion?	x		

Do you support or oppose amending Washington's Constitution to require a two-thirds vote to raise revenue?		x	
Do you support or oppose allowing coal or oil to be exported from Washington State's ports?		x	
Do you support or oppose making two years of community college or technical school tuition-free?	x		
Do you support or oppose requiring paid vacation and sick/safe leave?	x		
Do you support automatic voter registration?	x		
Do you support or oppose the death penalty?		x	
Do you support or oppose barring employers from asking criminal history questions in job applications?		x	
Do you support or oppose legislation to fix Washington's "three strikes" law?		x	

The following questions are position specific. You only need to complete the questions for the position that you're running for.

**Superintendent of Public Instruction**

How will you work to address the achievement gap in our public schools?

Please describe your position on standardized testing.

Given the *McCleary* decision, what legislation do you support or propose to fully fund education and maintain funding for other basic services? Do you support increasing revenue? Given existing public needs and the state of the economy, should such legislation include increasing revenue?

Do you support or oppose charter schools? Why or why not?

**Secretary of State**

How will you work to increase voter enfranchisement?

**Legislature (House and Senate), Governor, Lt Governor**

Given the *McCleary* decision, what legislation do you support or propose to fully fund education and maintain funding for other basic services? Do you support increasing revenue? Given existing public needs and the state of the economy, should such legislation include increasing revenue?

Do you support or oppose charter schools? Why or why not?

**Lt Governor**

How would you use your office to promote international economic development that benefits our state?

When the Governor is out of state or otherwise incapacitated, the Lt. Governor becomes the acting Governor. How would you handle that responsibility? What kind of actions would you take?

**Commissioner of Public Lands**

In 2015, Washington faced the largest and most destructive forest fires in history. What will you do as Lands Commissioner to prevent or respond to wildfires?

Timber, many parts of the state, is a hot button issue. While some want to protect our forest canopy, others see jobs and resources for building schools as more important. Where do you land in this debate? How will you use your position to find compromise?

**Treasurer**

What role does the Treasurer hold in maintaining a healthy credit and bond ratings for the state of Washington? Do you see room for improvement?

**Auditor**

How will you restore confidence in the office of Auditor as a successor to Troy Kelley?

How will you prioritize agency and organizational audits?

**Attorney General**

What accomplishment from your tenure are most proud of?

**Insurance Commissioner**

What accomplishment from your tenure are most proud of?

Vigorous and unapologetic consumer protection is and has been the mantra of my office. From denying Premera's bid for for-profit status to publicly opposing an ill-advised initiative to privatize our workers' compensation system. However, it is my continuing role in implementing health care reform for which I am most proud. Washington state has a fair regulation of the companies in our market. We have had a 50% increase of insurers in our health insurance market place. Try finding another state that can say that. Our rates and rate increases are some of the lowest in the country. This is why congressional Democrats have invited me several times to testify before congressional committees as their witness. Washington state has a great story to tell.