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Insurance**

Latest Jobs Report Shows Positive Trends

This week, the federal government released the last major jobs report before the election that showed many signs of a healthy economy. According to the report, 161,000 new jobs were added in October, indicating a positive outlook for the economy in the coming months. The new jobs also helped to bring the official unemployment rate down to 4.9% from 5%, with an increase in average hourly earnings by 2.8% year over year.

These numbers are part of a general trend over the last few years of a strengthening economy and declining unemployment. The unemployment rate has held steady at either 4.9% or 5% for 12 of the last 13 months, and the number of jobs added each month has remained consistent month after month as well. And while an increase in inflation means that spending power has not increased dramatically, the push upwards of hourly earnings does show that employers are starting to respond to calls for higher pay for their employees.

This report also highlights the fact that the economy is currently at its strongest point since the recession, and that it has even set post-recession records in three different segments. The number of discouraged and underemployed workers has fallen to 9.5%, wage growth is at the highest point since the recession, and the ratio of employed workers to population at the prime employment age is 78.2%. According to Jed Kolko, the chief economist at the jobs website Indeed, "these are all signs that the labor market continues to strengthen and is at its strongest point since the crisis."

However not all of the economic indicators are quite as positive. While the overall jobs numbers are up, the report did indicate a continued decline in the number of high-paying manufacturing jobs, with 9,000 being lost in October. Additionally, most of the new jobs were in the service sector, which does not pay nearly as much as the manufacturing jobs that are still on the decline. This contributes to the overall feeling that the economic recovery is moving too slowly and that it has not given most Americans a sense of stability that they have been searching for.

Obamacare Open Enrollment Begins

This week marked the beginning of the open enrollment period for the Covered California health exchange in the midst of a turbulent time for the exchanges across the country. While

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20 million Americans now purchase their health insurance through an exchange, many insurers have already left the marketplaces and are considering dropping out of even more, citing a lack of profitability that has forced them to reconsider their priorities. In many places this has led to staggering rate hikes, placing insurance out of reach for many consumers.

Anthem Inc. indicated this week that they were considering lessening their presence in the Affordable Care Act in 2018, a decision that will be largely dependent on how profitable 2017 proves to be. Anthem and other insurers have stated that not enough healthy people are signing up for insurance to balance out the high costs of sicker individuals who now have access to care, and have sharply raised premiums in response. Other insurers like Aetna Inc. and UnitedHealth Group have almost taken themselves out of the ACA market entirely, leaving consumers with only one choice of insurance in many areas.

However despite the pushback from insurers, others are optimistic about the number of new enrollments possible this year and are encouraging consumers to shop around to find the plans that best suit their needs. Even though premiums have been increased by double-digit amounts in many cases, it has been shown that 84% of enrollees in the marketplaces are eligible for federal subsidies to help pay for their premiums. California Insurance Commissioner Dave Jones stated that “millions of previously uninsured Californians now have the security of health insurance to protect them thanks to the Affordable Care Act. With open enrollment even more Californians have the opportunity to secure health insurance.”

Many Ballot Measures Set To Pass Despite Long Ballot

The latest polls show that some ballot measures on the way to defeat, while others are rising in popularity. Typically, when a ballot is extensive, Californians simply voted “no” on all of them, without deference to each individual ballot measure. This year appears to be different though, with Californian’s preferring certain measures.

The newest polls show that a majority of Californians are in support of legalizing recreational marijuana, increasing taxes on cigarettes, furthering the state’s gun laws and overhauling the state’s parole system including freeing more nonviolent offenders.

For the death penalty competing measures, the jury is still out. It seems that more voters are in favor of the measure that would repeal the death penalty rather than the measure to speed up executions, but neither has the necessary majority to pass on Tuesday, yet. If both of these measures did pass, the one with more votes would prevail.

There is also a split between Proposition 61, the measure regarding prescription drugs for state employees and Medi-Cal patients. The opposition campaign has spent \$126 million and support has declined slightly in recent months down to 47 percent. While the opposition may have more funds to spend, the supporters will bring out well known Senator Bernie Sanders to campaign on behalf of the measure before Tuesday’s election in Sacramento and Los Angeles.

With Californians bucking tradition this election and not simply defeating all propositions on the long ballot, many of these measures have a significant opportunity to pass on Tuesday.

No Selfies When Voting

A federal judge this week refused to lift the ban on sharing photos of marked ballots. U.S. District Court Judge William Alsup stated that changing the rules so late for this election process would create confusion. The ban applies to photos taken in polling booths and at home or elsewhere by people voting by mail.

The ACLU had fought for the injunction blocking the state from enforcing the ban for this election. The ACLU argues that the ban violates voters' right to freedom of speech by preventing them from expressing their political views.

These legal challenges are also occurring in New York and Colorado. There are laws against voters sharing any photo of their ballot in 18 states, while six others bar photography in polling places but allow photos of mail-in ballots.

Judge Alsup stated that poll workers would be confused about whether people could use selfie sticks or take videos and that it would not be fair to the voters in California, the people who run the polling places and the secretary of state to "jam this down their throats at the last minute." He also raised concerns that photos could capture other people at the polling place and that this might intimidate people from voting at the polls or disturb voters or poll workers.