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Testimony of Secretary of the State Susan Bysiewicz
Public Health Committee
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Good Morning Chairwoman Sayers, Chairwoman Handley and members of the Public Health Committee. I am happy to see both familiar and new faces on the Committee. For the record, my name is Susan Bysiewicz and I am the Secretary of the State. Thank you for the opportunity to testify before you today regarding access to affordable and quality health care.

This is a very important topic and I applaud the Legislature for addressing this issue. Specifically, I am here today to support S.B. No. 1 An Act Increasing Access To Affordable, Quality Health Care and I commend State Senator Donald Williams , Jr. and his colleagues for their commitment to addressing the issue of affordable health care this legislative session.

I am before you today to bring to the Committee's attention the need to address the lack of affordable health insurance coverage for small businesses and their employees. Many of the State's uninsured residents work for small businesses that cannot afford to offer health insurance because of rising costs. Increasing health care costs force many small business employers to cut back on coverage, eliminate coverage all together or simply go out of business.

As many of you may already know, the Secretary of the State of Connecticut also serves as the state's Chief Business Registrar. Since 1999, I have worked to protect and enhance the state's small and minority business population, recognizing the fact that for the past 10 years, 96 percent of new job growth in Connecticut has been created by businesses of 50 or fewer employees.

I have consistently heard from small business owners through my Small Business Roundtables and Small and Minority Business Showcases that they can no longer afford to provide health insurance coverage to their employees. In addition, these small business owners tell me that the various programs to assist small business owners with affordable health insurance are too costly and out of their reach.

I created the Connecticut Small and Minority Business Showcase in 1999 to assist the small, micro, minority and women-owned businesses in the state. The showcase allows these businesses to display their goods and services to the public and to their fellow business owners, gives the public the opportunity to

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appreciate and support the efforts of these entrepreneurs, and give the business owners a chance to network with one another. As of today, fourteen different Small and Minority Business Showcases have been held with great success throughout Connecticut, with thousands of exhibitors and attendees taking part.

The Small Business Roundtables that I created throughout Connecticut, brings small business owners together with local and state officials to discuss ideas to enhance their businesses. These five roundtables – held in Hartford, Milford, Waterbury, Norwalk, and Norwich over the past two years – have allowed business owners to air their concerns, share ideas, and to learn about resources available to them.

Both the Universal Health Care Foundation of Connecticut and the Health Insurance Policy Council agree that the lack of affordable health insurance for small business owners is a priority that needs to be addressed. The Health Insurance Policy Council in its 2007 report "A Framework for Health Care Reform for Connecticut" cites that **52.2% of uninsured workers and dependents are in firms with less than 50 employees** which confirms that a large part of Connecticut's uninsured population is found with small employers.

The Universal Health Care Foundation of Connecticut recently released a survey entitled "Small Business Health Care Network Survey 2006". Among their findings, 95% of Connecticut small business leaders believe that providing health care coverage is an important issue. More than half (52%) named it as among their top business challenges. More importantly, the survey found that the lack of affordability prevented firms from offering Employer Sponsored Health Insurance (ESI) and that the cost will need to decrease for them to offer ESI in the future. Among their other findings,

- Most firms (78.0 percent) that did not offer ESI cited the inability of the business to afford the cost of coverage and more than one-third (39.0 percent) cited the inability of the employees to afford coverage.

- The majority of firms (61.5 percent) that did not offer ESI indicated they wanted to provide coverage in the future.

- Most small business owners (80.4 percent) believe that all persons in the United States should have access to health care, regardless of their ability to pay.

As you grapple with this very important issue, I would be happy to further share thoughts and ideas from small business owners that have expressed a concern over health insurance coverage for their employees. Since we all share the mutual goal of helping small businesses grow their business and create more jobs for Connecticut, a comprehensive and thoughtful approach to making health

insurance more affordable for small businesses would drastically reduce the number of uninsured residents in the State of Connecticut.

It is my understanding that this Committee is also reviewing the use of electronic medical records as part of various health care reform proposals. I wanted to take this opportunity to voice support for that provision as well since I have already proposed the creation of an Advance Health Care Directive Registry in the Office of the Secretary of the State. In the coming weeks, I will be testifying again before your committee regarding this important issue. The Registry would be an online repository where an individual's critical health care instructions such as a Living Will can be stored safely and securely, and can be accessible to health care providers and family members in a medical crisis. Think of it as a "virtual filing cabinet," safeguarded with a password to protect it from outside intruders.

The Registry will be accessible 24 hours a day, seven days a week for anyone who currently has a Living Will or other type of advance care directive, and will be free of charge to all who use it.

This registry would work very simply. A person with a Living Will, for example, would deliver it to the Secretary of the State's office. The document would be scanned, and once the person gave final approval, would be placed in the registry. That person would then receive a card in the mail – much like a credit card or an organ donor card – which would contain a website address and a password. Family members, doctors, or lawyers could be given copies of this card, in case an emergency ever arose. In the event of a serious injury or illness, or accident far from home, emergency health care providers could find the card and access the information immediately.

Thank you for the opportunity to testify before your Committee and I am available to answer any questions that you may have.