

**TESTIMONY OF DENISE JASMAN IN SUPPORT
OF AN ACT CONCERNING CIVIL UNIONS**

My name is Denise Jasman. My partner, Diane DeLisle, and I live in New Britain. We have been together for four years and entered into a civil union on March 17, 2007.

Although civil unions are supposed to make same-sex couples in Connecticut the legal equivalent of married couples, we had a recent experience with our employer which shows that is not the case.

Both Diane and I worked for several years for the same employer, Zoots, in Wallingford. Last year, I left to take another position as a self-employed independent contractor. Diane contacted Zoots' Human Resources Department to add me to her health insurance coverage in April 2007. Zoots is headquartered in Massachusetts and insures its employees through Cigna HealthCare. The insurance policy extends health insurance coverage to "dependents," which it clearly defines as "your lawful spouse."

Although I am Diane's "lawful spouse" under Connecticut law, personnel from Zoots' Human Resources Department advised us that the company "does not recognize civil unions" "because the company's insurance policy was approved in Massachusetts which does not "recognize civil unions" and "only recognizes marriage." Zoots also informed us that Cigna had indicated that it treats civil union spouses like domestic partners and it would require that Zoots carry a "domestic partner-type" rider to its plan.

What ensued from this denial was three months of innumerable, intensive and time consuming emails and phone conversations between us and our lawyer at Gay & Lesbian Advocates & Defenders and Zoots' HR Department, Zoots' insurance broker, the Connecticut Insurance Department, the Massachusetts Insurance Department, and Cigna. If I did not have free legal assistance, I might not have health insurance today.

While we are happy that this situation was finally resolved and that I now have health insurance, this experience demonstrates the confusion and lack of understanding that exists about civil unions. At the end of this protracted and frustrating process, a representative from Zoots apologized and explained that they didn't understand how civil unions fit into their insurance scheme. It is clear that this would never have happened if Diane and I were able to get married.

This bill is a laudable effort, but it is clear from our experience that marriage is the only solution that will provide marriage's benefits and protections to lesbian and gay couples.

Denise Jasman,
New Britain, CT