

5669



CONNECTICUT

**TESTIMONY OF
NATIONAL FEDERATION OF INDEPENDENT BUSINESS
BY
ANDY MARKOWSKI, CONNECTICUT STATE DIRECTOR
IN SUPPORT OF
HB-5669, AAC CONCERNING EMPLOYER HEALTH INSURANCE PREMIUM PAYMENTS
FOR TERMINATED EMPLOYEES
BEFORE THE INSURANCE & REAL ESTATE COMMITTEE
FEBRUARY 3, 2009**

The National Federation of Independent Business (NFIB) supports HB-5669, An Act Concerning Employer Health Insurance Premium Payments For Terminated Employees.

A non-profit, non-partisan organization, NFIB is Connecticut's and the nation's leading small-business advocacy association. In Connecticut, NFIB represents thousands of small- and independent- business owners and their workers involved in all types of industry. In short, NFIB represents the small, "Main Street", "Mom & Pop" business owners from across our state. On behalf of those small- and independent- employers in Connecticut, I urge you to support HB-5669.

Though each small business is distinct and makes its own unique contribution to Connecticut's economy, there is one thing all small-business owners have in common: A serious concern about affordability of health insurance premiums. HB-5669 would go a long way to help alleviate some of the pressures faced by small business owners relative to being forced to make those premium contributions on behalf of employees in certain situations where an employee has left the small business.

Since 1986, NFIB members have said that healthcare costs are their No.1 concern. During this past presidential election, a national survey conducted by NFIB confirmed that healthcare remains a top issue in voters' minds. Small businesses are not only disproportionately impacted by rising healthcare costs, but also often by the various laws and regulations dealing with employer-sponsored health insurance.

When it comes to healthcare costs, any relief afforded small businesses is welcome, but in particular, *measures such as HB-5669 will go a long way to demonstrating to small business owners that they are being treated fairly* in this regard.

NFIB therefore urges lawmakers to pass HB-5669. Thank you.