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**Testimony of Gretchen Vivier, MSW
Before the Insurance and Real Estate Committee
February 5, 2009**

Good afternoon Senator Crisco, Representative Fontana, and Committee Members. My name is Gretchen Vivier. I am the Health Care Organizer at the Connecticut Chapter of the National Association of Social Workers (NASW).

NASW supports Proposed S. B. No. 46 AN ACT CONCERNING TRANSPARENCY OF MEDICAL LOSS RATIO INFORMATION.

With all of the people suffering due to the lack of quality affordable health care, we need to do all we can to spend our health care dollars as wisely as possible. Transparency of the numbers that go into the medical loss ratio will give us some of the information we need in order to do that. Then we will know just how much is spent in processing claims and managing chronic disease as opposed to marketing and executive salaries. Then a judgment can be made as to whether we really believe that is the best way to spend our health care dollars.

Some may say that we really need to focus on the 80-90% that is actually spent on health care. Whether or not it is spent in the most efficient manner is obviously important. However, at least that money is going to health care. We also need to control the money that is not getting anyone any health care.

To put this into perspective, let's look at the salary of one insurance company executive in this state. The \$25,000,000 he made in one year, could have insured 2000 families in Connecticut or put over 100 doctors through medical school.

We urge you to pass this bill out of committee.