



CONNECTICUT

962

**TESTIMONY OF
NATIONAL FEDERATION OF INDEPENDENT BUSINESS
BY
ANDY MARKOWSKI, CONNECTICUT STATE DIRECTOR
CONCERNING
SB-962
AAC WELLNESS INCENTIVES
BEFORE THE INSURANCE & REAL ESTATE COMMITTEE
FEBRUARY 24, 2009**

The National Federation of Independent Business (NFIB), Connecticut's and the nation's leading small-business advocacy association, respectfully submits the following comments regarding SB-962, An Act Concerning Wellness Incentives:

Small business has a tremendous stake in healthcare policy. For over 20 years, small business owners have continuously cited the cost of health insurance as the number problem they face. Small business owners and their employees are especially vulnerable to the weaknesses of our current system.

Small business in Connecticut generally supports the concept of wellness incentives; however, in order for such incentives to truly be effective, they must be available to ALL small businesses, including sole proprietors and the self-employed. Unfortunately, it appears that SB-962 falls short of this effectiveness by only applying to "group health insurance" (See Section 1, lines 4-5). NFIB/Connecticut suggests amending SB-962 to remedy this discrepancy.