



962

TESTIMONY BY
MARY ELLEN DOMBROWSKI, PRESIDENT
GLASTONBURY CHAMBER OF COMMERCE
BEFORE THE INSURANCE COMMITTEE
FEBRUARY 24, 2009

RE: SB-962, An Act Concerning Wellness Incentives

The members of the Glastonbury Chamber of Commerce are in favor of Raised Bill 962, "An Act Concerning Wellness Incentives," which authorizes insurers to pay a reward, make a health spending account contribution, or allow a reduction in premiums or reduced medical, prescription drug or equipment copayment, coinsurance or deductible, or a combination of these incentives to an insured.

Today, employers face the constant challenge of reining in the profit-eating costs of providing employees with competitive health care benefits. Studies show that most strategies for controlling the cost of health care, including risk rating, managed care plans and incentive programs merely shift costs, not cut them.

75% of our members have ten or fewer employees and find it impractical to provide wellness programs in their companies. We have launched an initiative "Living Well in Glastonbury©" where teams of 5 or more earn points over 8 weeks in the areas of moving, eating and thinking well. We are also offering individual competitions including Glastonbury's Greatest Loser, step counting and exercise tracking including exercise classes and wellness workshops. Each competitor takes a personal wellness assessment and will be tracking their results on a database that provides healthy living programs and advise. The Chamber receives aggregate reports to validate the positive results of our program. Prizes are awarded at the conclusion of each competition.

We know this initiative will reap valuable benefits for our members, their employees and individuals throughout the region. While individual participants are encouraged to incorporate more healthy decisions and fitness into daily life, business owners learn more about the benefits of promoting a healthy and fit workforce. Not only does this program help create a more energetic, positive and dynamic atmosphere in the workplace, but it will have a positive effect on the bottom line by reducing absenteeism, medical co-pays and insurance premiums.

We believe that unique programs such as "Living Well in Glastonbury©" that incorporates tracking exercise, educated food choices and learning about health and wellness should also be certified by the Commissioner of Public Health. Living Well© is about making educated, healthy lifestyle changes because not everyone needs to lose weight or exercise more.

We respectfully request you vote in favor of Raised Bill 962, "An Act Concerning Wellness Incentives."

The Glastonbury Chamber of Commerce is a 600 member private, not-for-profit business organization formed to foster a strong economy by providing members and the community with relevant services and information. The mission of the Chamber is to promote the business community, the overall economic climate and an enhanced quality of life in Glastonbury. In so doing, the Chamber serves its members and the community at large. The Chamber is located at 2400 Main Street, Suite 2, Glastonbury, CT 06033. The web address is www.glastonburychamber.com.