



6277

**Testimony
Quinnipiac Chamber of Commerce
Before the
Insurance & Real Estate Committee
February 5, 2009**

**Re: HB-6277 - AN ACT CONCERNING HEALTH INSURANCE COVERAGE FOR
SMALL EMPLOYERS**

The Quinnipiac Chamber of Commerce *opposes* HB-6277, which imposes a significant and costly mandate on employers that provide group health insurance to their employees by requiring such coverage to be extended to part-time employees working 20 rather than 30 hours per week.

The skyrocketing cost of health insurance is a major concern for our members. During these difficult economic times, employers are struggling to find ways to maintain health insurance coverage for their employees. Unfortunately, group health insurance has become a financial black hole for employers, who are facing double digit increases in costs each year.

This bill will hit small and midsize employers the hardest. Many small and midsize employers are operating at a loss or with razor thin profit margins in this economy. Mandating that such employers provide part-time employees with health insurance benefits will make it difficult, if not impossible, for them to continue or expand their operations in Connecticut.

HB-6277 will only exacerbate the state's current fiscal woes by imposing an untenable fiscal burden on the state's employers. We must take steps now to create a positive business climate in Connecticut, which nurtures and supports job growth. Unfortunately, this bill moves us in the opposite direction.

According to the National Conference of State Legislators (NCSL), mandates play a significant role in the recent skyrocketing increases in health insurance premiums. NCSL indicates that individuals and employers—in particular, small employers—are in peril of dropping or canceling their health insurance coverage as a result.

We therefore urge you to oppose HB-6277 and, instead, look for ways to address the burdensome cost of health care and insurance.

The Quinnipiac Chamber of Commerce serves more than 800 member companies from the North Haven and Wallingford areas. We are the largest non-metropolitan chamber in the state.