



6355

CONNECTICUT

**TESTIMONY OF
NATIONAL FEDERATION OF INDEPENDENT BUSINESS
BY
ANDY MARKOWSKI, CONNECTICUT STATE DIRECTOR
OPPOSING
HB-6355
AA REQUIRING PURE COMMUNITY RATING FOR HEALTH INSURANCE
FOR SMALL EMPLOYERS
BEFORE THE INSURANCE & REAL ESTATE COMMITTEE
FEBRUARY 10, 2009**

The National Federation of Independent Business (NFIB), Connecticut's and the nation's leading small-business advocacy association, respectfully submits the following comments opposing HB-6355, An Act Requiring Pure Community Rating For Health Insurance For Small Employers:

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 one problem they face. Small business in Connecticut opposes this measure, however, because Connecticut's unique adjusted community rating system strikes a good compromise and should be left alone. NFIB members feel that strict community rating is NOT fair (or efficient). There are legitimate factors that should be part of the rate calculation. But, full actuarial rating is not fair, either. Everyone should be able to buy health insurance somewhere.