



## CONNECTICUT

**TESTIMONY OF  
NATIONAL FEDERATION OF INDEPENDENT BUSINESS  
BY  
ANDY MARKOWSKI, CONNECTICUT STATE DIRECTOR  
SUPPORTING  
HB-5002, AAC PREMIUM QUOTES AND INFORMATION FOR SMALL EMPLOYER  
HEALTH INSURANCE COVERAGE  
BEFORE THE  
INSURANCE & REAL ESTATE COMMITTEE  
FEBRUARY 9, 2010**

*The National Federation of Independent Business (NFIB), Connecticut's and the nation's leading small-business association, respectfully submits the following comments supporting HB-5002, An Act Concerning Premium Quotes And Information For Small Employer Health Insurance Coverage:*

A non-profit, non-partisan organization, NFIB is Connecticut's and the nation's leading small-business advocacy association. In Connecticut, NFIB represents thousands of small- and independent- business owners and their workers involved in all types of industry. In short, NFIB represents the small, "Main Street", "Mom & Pop" business owners from across our state. On behalf of those small- and independent- employers in Connecticut, I urge you to support HB-5002.

Though each small business is distinct and makes its own unique contribution to Connecticut's economy, there is one thing all small-business owners have in common: A serious concern about affordability of health insurance premiums. HB-5002 is seemingly a step in the right direction to help alleviate some of those pressures faced by small business owners.

NFIB/Connecticut will continue to advocate for policies that makes healthcare more affordable for small business owners and their employees. In doing so, our top three priorities are addressing costs, choice and competition. Specifically, small businesses need lower prices, an easier way to shop for insurance and more choices when buying insurance plans.

The Connecticut Clearinghouse created in Section 3 of this bill will allow individuals and small businesses (many of whom are individuals) the ability obtain information about available health insurance policies and health care plans. This is a positive step which attempts to make shopping for insurance easier for small businesses. Additionally, while the bill allows for other health insurance policies or healthcare plans beyond those explicitly outlined in the bill to list with the Clearinghouse (lines 148 through 150), NFIB/Connecticut is hopeful that all will choose to do so.

Additionally, NFIB/Connecticut is encouraged that those small businesses that may wish to and are in a position to be able to afford to offer to provide health insurance to employees who work less than full time will be able to receive premium quotes for such. NFIB applauds the voluntary nature of these provisions in the bill, in particular, the explicit recognition that small businesses are not required to accept quotes or offer coverage to employees who work less than 30 hours (lines 69 through 77). Forcing small businesses to provide health benefits is a job killer and mandating them to provide a benefit they cannot afford will not solve the problems of our healthcare system.

NFIB therefore urges lawmakers to pass HB-5002. Thank you.