



**Testimony**  
**Quinnipiac Chamber of Commerce**  
**Before the**  
**Insurance & Real Estate Committee**  
**February 11, 2010**

**Re: HB-5009 - AN ACT CONCERNING WELLNESS PROGRAMS AND EXPANSION  
OF HEALTH INSURANCE COVERAGE.**

The Quinnipiac Chamber of Commerce *supports* the provisions in the bill which promote **health behavior wellness, maintenance or improvement program participation** by requiring insurers to offer such programs, and to require an incentive or reward for such participation. Employers face the constant challenge of reining in the profit-eating costs of providing employees with competitive health care benefits. Wellness programs allow employers and individuals to take pro-active steps to improve their health and reduce health care costs.

We note that **provisions like HB-5009 add to the long list of mandated health insurance benefits in Connecticut.** Although we recognize that many of these mandates are for laudable purposes, we are concerned that they will contribute to increased health insurance costs.

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.

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 carefully consider the financial impact that the proposed mandates will have on health insurance costs - both the ability of employers to continue to provide such benefits and the impact on employees who may be faced with increased co-pays, higher deductibles and longer waiting periods.

*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.*