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I've been ice skating since I was a little girl. I took lessons in Simsbury and W. Hartford when I was 9. Even when living in Florida, I was never far from an indoor rink. I had taken my share of spills and falls, but always got right up and tried again. As an adult, I shared my passion with my sons. We skated seasonally at Filley Pond in Bloomfield or West Hartford and Bolton whenever we could. In December of 2005, I took an unusual fall and shattered my right lower leg. The injury required multiple surgeries. My leg will never be the same and I'll never skate again.

Sounds pretty minor except for the emotional loss of a sport I loved, but this one incident has caused a cascade of events and losses including my ability to work, walk, and gain affordable insurance coverage. I am adapting to the ongoing chronic pain which has to be managed daily. I am struggling to adapt to the reduced income. But when my health insurance jumped almost 30% to \$615/month in Dec. 2009, I almost lost it. I am barely making my mortgage over the past few years, and had to leave a full time position because it required too much time on my feet, which caused stress fractures in the over taxed leg.

Like most Americans today, I have 2 jobs. I've owned a small business which I operate from my home here in Ct since 1999. But the income I earn from that business barely puts my children and I over the poverty line, not allowing any assistance from state and federal resources. Ironically, my website, [robynsnest.com](http://robynsnest.com) provides information and resources like this for millions online.

But there's a huge gap. A gap in communication between large entities and the individual. I am a single mother of two teenage boys. Heck, they eat more than my car payment each month! But when Health insurance is more than double the car or food expense, something is very wrong. The \$615 covers only me. And there are still co pays and deductibles! My children, thankfully are covered by their father, who also struggles with his business to provide coverage for his employees.

Let me get back to communication. We have: Email, Snail Mail, Voice Mail, Texting, Social Networking sites, and a slew of other means of communication. Why on earth does all the important information (like a rate hike) never get communicated until the bill comes? In this busy, high tech world, why do large companies NOT communicate effectively? By the time I got my insurance bill with the \$120 rate hike, I scrambled to get a loan to cover my expenses! Unacceptable! No one cuts the individual any slack, but try going up against the big guys. It makes me feel like a bug. Who works for whom anyway?

One last point. Last week I lost my 42 year old brother, Mike Brown. Mike has a lovely wife and three children, Taylor (age 16) Chase (age 11) and Sean (age 3). Mike had a massive heart attack. He was in the mortgage industry and when it tanked, he lost his health insurance. Had he been able to see a doctor, he might still be with us! The loss has been devastating to our family as you can imagine. But I'm outraged that he had to make that choice!

My plea today is change. The change before this hearing is to require insurance carriers to communicate with members. It's 2010! It's never been easier to communicate with the masses! there is no excuse! and since they choose not to humanize the process, we have an obligation to require it. We need to know what is happening so we can make informed decisions!

Thank you for your consideration.